

ABSTRACT OF STATEMENTS  
OF  
INSURANCE COMPANIES IN  
CANADA

FOR THE YEAR ENDED DECEMBER 31  
**1920**

(For Index See End of Volume)

(SUBJECT TO CORRECTIONS)

*PRINTED BY ORDER OF PARLIAMENT*



OTTAWA  
THOMAS MULVEY  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1921







OTTAWA, APRIL 1, 1921.

To the Honourable Sir HENRY DRAYTON,  
Minister of Finance,  
Ottawa.

SIR.—I have the honour to submit herewith an abstract of the business of insurance in Canada for the year 1920. The abstract has been made from the attested statements returned by the companies but must be considered as subject to correction.

I shall have the honour to report to you at a subsequent date these statements in full after the usual inspections at the head offices have been made.

The year 1920 saw, in practically all lines of insurance, a continuance of the remarkable increase in volume which characterized the year 1919. The experience in the various classes although differing materially, was on the whole favourable to the companies.

Fire Insurance.

The outstanding feature of the fire insurance business was the unprecedented increase in the volume of premiums received. In 1919 fire premiums received amounted to \$40,031,474 while in 1920 this figure was increased to \$50,565,856 an increase of 26·31 per cent. This increase is probably, in part at least due to the continued increase in replacement values and the better recognition on the part of the public of the resultant need of increased insurance. There were however indications before the end of the year that the rapid increase of premiums had subsided and it is probable that the increase for the current year will be much less than for the year 1920.

The ratio of losses paid to premiums received, while slightly greater than for the preceding year was highly favourable, being 43·40 per cent. compared with 41·67 per cent. in 1919, 48·22 per cent. for the last five years and 56·96 per cent. for the last fifty-two years. The following schedule shows the distribution of premiums and losses among the different classes of companies:—

	Net Premiums received	Net Losses paid	Ratio losses paid to premiums received	The same 1919	The same 1918
	\$	\$	%	%	%
Canadian Companies.....	7,992,418	3,206,439	40·12	42·65	49·23
British Companies.....	25,325,678	10,954,885	43·26	41·16	53·10
Foreign Companies.....	17,247,760	7,783,790	45·13	41·97	57·22
All Companies.....	50,565,856	21,945,114	43·40	41·67	53·84
All Companies, 1919.....	40,031,474	16,679,355			

If, instead of the cash received for premiums and paid for losses we take account of the premiums written and losses incurred and also of the increase in the unearned premium reserve we have the following:—

	Premiums earned	Losses incurred	Ratio losses incurred to premiums earned	The same 1919	The same 1918
	\$	\$	%	%	%
Canadian Companies.....	6,932,411	3,287,170	47·42	45·80	50·01
British Companies.....	22,539,960	11,261,279	49·96	44·39	53·23
Foreign Companies.....	15,366,133	8,383,080	54·56	43·58	57·23
All Companies.....	44,838,504	22,931,529	51·14	44·40	54·05
All Companies, 1919.....	37,832,714	16,774,994			



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The ratios experienced in one-year business and in the longer term business are separated as follows:—

	Ratio of losses incurred per cent of premiums earned		The same 1919		The same 1918	
	One Year or less	All other	One Year or less	All other	One Year or less	All other
	%	%	%	%	%	%
Canadian Companies.....	48.85	50.26	47.11	45.11	55.15	44.29
British Companies.....	50.40	48.89	44.66	42.88	54.80	48.73
Foreign Companies.....	56.29	50.67	43.96	42.38	57.70	54.94
All Companies.....	51.49	49.65	44.72	43.35	55.85	49.08

The rate of premiums charged per cent of risks taken is shown in the following table and the record for the last seven years is also shown.

	1920	1919	1918	1917	1916	1915	1914
	%	%	%	%	%	%	%
Canadian Companies.....	1.04	1.12	1.09	1.14	1.19	1.25	1.24
British Companies.....	1.06	1.06	1.07	1.08	1.08	1.17	1.19
Foreign Companies.....	1.04	1.02	1.03	1.03	1.04	1.08	1.09
All Companies.....	1.05	1.06	1.06	1.07	1.09	1.16	1.17

Separating the one-year and longer term business the following rates are shown:—

	Rate of Premiums charged per cent of risks taken		The same 1919		The same 1918	
	One Year or less	All other	One Year or less	All others	One Year or less	All other
	%	%	%	%	%	%
Canadian Companies.....	.98	1.22	1.06	1.26	1.04	1.22
British Companies.....	1.03	1.17	1.03	1.18	1.04	1.15
Foreign Companies.....	1.01	1.20	.98	1.23	1.00	1.21
All Companies.....	1.01	1.19	1.02	1.21	1.02	1.19

The table of premiums written and losses incurred by Provinces shows as usual a wide difference between the loss ratio experienced in different parts of the country as follows:—

Province	1920			Ratio 1919	Ratio 1918	Ratio 1917	Ratio 1916	Ratio 1916—1920 Inclusive
	Premiums written	Losses Incurred	Ratio					
	\$	\$	%	%	%	%	%	%
Alberta.....	3,983,076	1,374,450	34.51	34.60	44.64	32.87	47.90	38.11
British Columbia.....	5,470,568	1,655,671	30.27	29.84	29.79	25.40	45.00	31.37
Manitoba.....	4,235,484	1,735,975	40.99	25.25	62.38	59.15	52.09	46.52
New Brunswick.....	2,812,096	1,862,803	66.24	52.48	42.89	59.54	60.50	57.15
Nova Scotia.....	2,958,370	2,061,658	69.69	50.32	28.40	69.29	50.16	55.36
Ontario.....	18,187,380	6,999,277	38.48	40.89	59.47	62.77	77.46	52.86
P.E.I.....	238,610	84,291	35.33	46.87	20.55	48.52	210.13	60.29
Quebec.....	12,460,374	7,098,162	56.97	50.54	52.69	60.98	49.18	54.27
Saskatchewan.....	4,346,405	1,786,016	41.09	39.23	48.74	44.44	39.72	42.53
Yukon.....	6,938	5,283	76.15	.....	5.86	5.26	.....	24.12
Floater Business (undivided)...	76,731	57,294	.....	.....	.....	.....	.....	.....
Totals.....	54,776,032	24,720,880	45.13	41.10	50.76	55.62	58.78	48.91

The favourable experience of the year must again, as in 1919, be largely attributed to the favourable moral hazard which prevailed due to the high cost of replacement of property. This is particularly true in the case of buildings as distinguished from contents. The feeling prevails at the present time that building costs will decline during the present year and that there will be a further decline in the values of stocks. The combination of these conditions will produce a hazard which has always been unfavourable to insurance companies, and it will be of interest to



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note whether the improvement in construction and the attention being paid to fire prevention work will be sufficient to counteract these unfavourable conditions.

One feature of the business of the year deserving of special mention is the increase in the number of licensed companies operating on the mutual or reciprocal plan. In 1917 the Insurance Act was amended to make it clear that licenses could be granted under the Act to persons associated for the purpose of reciprocal insurance, and since that time licenses have been issued to three reciprocal exchanges specializing in the insurance of lumber. There have also been licensed during the year 1920, three mutual companies from the United States specializing in the insurance of retail hardware stores. Another mutual company transacting general business has also during the year received a license for business throughout Canada, its license theretofore being confined to the Province of British Columbia.

These companies are making themselves felt as competitive factors in the fire insurance business. Their plan of operation is, as a rule, fundamentally different from that of the stock insurance companies for the reason that in the event of profits being realized on the year's business a distribution of a portion thereof is made to the policyholders. On the other hand, should extensive losses occur, the policyholders are liable to be called upon to contribute to make up the shortage. This system of insurance carries an undoubted appeal to many property owners who are willing to take the risk of being obliged to contribute in the event of extensive losses for the sake of being guaranteed insurance at cost in the meantime. On the other hand, persons who desire complete indemnity regardless of the experience of the company will be attracted to the ordinary system of insurance. It is to be expected that the influence of the mutual companies will become more and more felt so long as the present favourable experience in the fire insurance business continues.

*Life Insurance.*

During the year 1920 the life insurance companies may be said to have resumed normal experience so far as death claims are concerned, the effect of the war and of the influenza having practically disappeared with the year 1919. The volume of business written, however, continued to increase during the year 1920, the gross amount of business written and paid for in cash being \$641,778,095, compared with \$524,543,629 in 1919 and \$313,251,556 in 1918. Of this increase a considerable amount is due to the growth in group insurance which was authorized in Canada in the year 1919. During that year the amount written was comparatively small but during the year 1920 the net amount in force reached the total of \$76,925,486.

The death claims paid during the year amounted to \$22,144,771 compared with \$24,579,197 in 1919.

The total amount of business lapsed and surrendered during the year was \$169,804,956 or 26% of the new business written. The corresponding figures for 1919 were \$122,325,141 and 23.32% respectively.

The total net amount of business in force in Canada at the end of 1920 was \$2,657,037,219 an increase of \$469,199,902 over the net amount in force at the end of 1919.

*Casualty Insurance.*

The figures for all classes of casualty insurance for the year are as follows:—

	Premiums received	Losses paid
	\$	\$
Accident.....	2,340,732	949,711
Combined Accident and Sickness.....	1,073,158	543,358
Automobile (A).....	2,366,540	1,186,655
Automobile (B).....	2,886,941	1,506,614
Burglary.....	481,006	203,983
Liability.....	3,161,377	1,535,311
Explosion.....	172,173	None.
Forgery.....	636	None.
Guarantee.....	1,272,462	178,035
Hail.....	5,796,502	2,377,801
Inland Transportation.....	423,845	211,896
Live Stock.....	111,446	49,587
Plate Glass.....	690,079	409,393
Sickness.....	1,576,317	1,073,991
Sprinkler Leakage.....	98,804	72,753
Steam Boiler.....	323,485	16,130
Title.....	None.	None.
Tornado.....	158,321	155,931
Totals.....	22,933,824	10,471,149



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A number of applications have been received for new classes of casualty insurance including aviation insurance, rain insurance, crop insurance and forgery insurance. None of these classes of insurance are defined by the Insurance Act. Aviation insurance as now transacted in other countries covers practically the same class of hazard as automobile insurance and might be defined in terms similar to that class of insurance. Rain insurance is properly included in the term 'weather insurance', but as this class has never been defined by the Act, it is desirable that a definition should be drafted broad enough to cover not only damage to property, but loss of profits due to rain and other unfavourable climatic conditions. As, however, loss of property from hail and tornado are now covered under those two classes of insurance, these hazards should be excluded from the definition of 'weather insurance'.

Crop insurance covers not only insurance against loss or damage from weather conditions, but also from insects and crop pests. It is questionable whether it is desirable to authorize insurance against this hazard, the loss from which is always more or less under the control of the assured.

Licenses for Forgery insurance are being sought by a number of companies, and it is desirable that this class should also be defined by the Act.

*Total Insurance in Canada.*

The Department has continued the practice of collecting the more important information respecting the business of companies operating under provincial jurisdiction and a summary of this information will be found on pages 95, 132 and 193. The figures have been kindly furnished by the companies in response to a circular letter issued by the Department, and while replies have not at this date been received from all companies the omissions are not believed to be important.

I have the honour to be, Sir,

Your obedient servant,

G. D. FINLAYSON,

*Superintendent of Insurance.*



## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANS-  
ACT BUSINESS OF FIRE INSURANCE IN CANADA FOR  
THE YEAR 1920 IN ACCORDANCE WITH  
THE INSURANCE ACT, 1917.

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## GENERAL TABLES

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.



TABLE I.—ABSTRACT FOR THE YEAR 1920.  
FIRE INSURANCE IN CANADA.—CANADIAN COMPANIES.

No.	Companies	Net cash received for Premiums	Re-insurance and return Premiums	Gross cash received for Premiums	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the Year	Net amount paid for losses	Reserve for Unsettled Losses		No.
									Not resisted	Resisted	
1	Acadia Fire.....	\$ 230,141	\$ 273,076	\$ 503,217	\$ 39,463,850	\$ 27,818,608	\$ 101,816	\$ 99,672	\$ 12,945	None	1
2	Antigonish Farmers.....	3,326	None	3,326	397,850	741,148	1,000	1,170	None	None	2
3	Beaver Fire.....	34,760	79,131	113,891	9,118,068	5,043,334	7,950	7,153	2,513	None	3
4	British America.....	902,603	609,429	1,512,032	140,517,056	120,454,101	331,444	383,299	57,719	2,966	4
5	British Colonial.....	222,950	281,406	504,356	37,332,623	27,770,907	118,831	119,324	8,413	5,722	5
6	British Northwestern.....	158,030	88,320	246,350	34,238,468	21,756,531	61,753	52,726	11,196	None	6
7	Canada Accident and Fire.....	120,515	216,764	337,279	31,077,794	13,774,717	55,618	51,098	10,019	None	7
8	Canada National.....	204,988	187,241	392,229	26,364,244	26,266,747	66,555	61,282	10,773	None	8
9	Canada Security.....	68,354	141,393	209,747	26,297,974	7,930,262	38,291	28,404	10,302	None	9
10	Canadian Fire.....	368,484	378,977	747,461	54,474,036	45,680,829	121,107	117,476	13,932	None	10
11	Canadian Indemnity.....	116,107	41,619	157,726	13,745,270	10,904,398	38,878	28,431	11,074	None	11
12	Canadian Lumbermen's.....	2,503	42,269	44,772	1,818,354	None	None	None	None	None	12
13	*Canadian Surety.....	None	None	None	None	None	None	None	None	None	13
14	Cumberland Farmers.....	1,906	43	1,949	190,650	527,425	1,238	1,238	None	None	14
15	Dominion Fire.....	436,154	365,613	801,767	64,859,228	61,399,436	193,225	182,430	22,159	None	15
16	Dominion of Canada Guarantee and Accident.....	78,343	39,757	118,100	12,552,463	15,752,945	23,733	23,627	455	None	16
17	Fire Insurance Co. of Canada.....	184,637	281,154	465,791	49,906,578	22,010,633	81,469	83,240	9,797	None	17
18	General Accident of Canada.....	48,036	54,740	102,776	14,596,072	16,682,000	17,207	16,960	2,031	None	18
19	Globe Indemnity.....	193,181	265,233	458,414	45,337,106	27,227,633	67,643	63,994	14,544	None	19
20	Grain Insurance.....	201,490	None	201,490	65,279,297	16,658,227	53,702	29,002	24,700	None	20
21	Guardian Insurance Co. of Canada.....	62,729	168,455	231,184	21,376,221	3,800,185	30,452	24,480	5,627	1,000	21
22	Halifax Fire.....	30,760	16,995	47,755	3,072,465	3,268,859	17,450	13,201	5,275	None	22
23	Hudson Bay.....	228,808	196,366	425,174	32,654,549	23,528,258	94,264	89,434	16,068	None	23
24	*Imperial Guarantee and Accident.....	None	None	None	None	None	None	None	None	None	24
25	Imperial Underwriters.....	150,047	194,605	344,652	38,826,703	19,938,990	72,503	67,554	11,767	None	25
26	Kings Mutual.....	20,308	778	21,086	1,793,825	4,778,200	4,232	4,232	None	None	26
27	Liverpool Manitoba.....	313,849	257,981	571,830	49,908,233	37,803,244	98,656	96,659	17,470	None	27
28	*London and Lancashire Guarantee and Accident.....	None	None	None	None	None	None	None	None	None	28
29	London Mutual.....	568,873	446,427	1,015,300	106,481,592	93,724,772	247,512	255,096	8,957	2,250	29
30	Mercantile.....	360,788	59,616	420,404	42,385,625	40,988,113	133,943	154,031	21,302	None	30
31	Mount Royal.....	629,200	611,828	1,241,028	107,314,248	85,232,833	292,222	277,151	27,211	820	31
32	Mutual Fire.....	20,253	1,294	21,547	959,061	1,173,600	8,630	8,630	None	None	32
33	*North American Accident.....	None	None	None	None	None	None	None	None	None	33
34	North Empire.....	157,956	277,099	435,055	36,516,702	14,634,722	100,849	92,124	14,961	500	34
35	North West.....	163,833	125,510	289,343	25,233,226	20,214,251	66,177	63,167	13,661	None	35
36	Occidental.....	247,729	275,770	523,499	40,541,442	23,976,638	103,387	92,207	19,409	None	36
37	Pacific Coast.....	152,675	163,658	316,333	29,161,442	18,658,720	60,948	54,276	13,516	None	37
38	Pacific Marine.....	9,018	5,031	14,049	1,329,687	903,339	1,107	1,106	1	None	38
39	Pictou County Farmers'.....	4,365	None	4,365	569,400	1,474,900	2,761	2,761	12	None	39
40	Quebec.....	376,749	64,247	440,996	113,173,003	113,865,634	178,604	178,862	9,514	4,000	40
41	Reliance.....	487	None	487	165,606	165,606	None	None	None	None	41
42	Scottish Canadian.....	None	None	None	None	None	None	None	None	None	42
43	Western.....	917,483	1,571,537	2,489,020	182,404,172	136,217,666	392,013	380,942	64,256	10,250	43
Totals for 1920.....		7,992,418	7,783,362	15,775,780	1,501,434,183	1,112,748,411	3,287,170	3,206,439	471,579	27,508	
Totals for 1919.....		6,415,838	5,672,852	12,088,690	1,170,734,162	863,798,586	2,673,691	2,736,223	405,538	41,635	

\*For automobile (a) business see page 123



ABSTRACT OF STATEMENTS

FIRE INSURANCE IN CANADA.—BRITISH COMPANIES.

No.	Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the Year	Net amount paid for losses	Reserve for Unsettled Losses.		No.
									Not resisted	Resisted	
1	Alliance.....	\$ 428,771	\$ 57,618	\$ 486,389	\$ 50,118,433	\$ 56,608,384	\$ 207,819	\$ 190,882	\$ 30,809	\$ 13,500	1
2	Atlas.....	751,263	155,965	907,228	74,460,508	88,413,813	273,737	264,202	29,115	None	2
3	British Crown.....	525,289	245,897	771,186	64,471,701	54,502,958	335,749	275,317	57,682	2,750	3
4	British General.....	107,560	58,848	166,408	21,432,086	10,540,402	33,795	29,152	4,643	None	4
5	British Traders.....	270,720	65,727	336,447	28,492,549	24,882,797	121,630	123,954	19,420	2,000	5
6	Caledonian.....	523,646	196,330	719,976	67,809,630	74,192,274	207,469	213,115	33,699	10,000	6
7	Car and General.....	139,339	94,844	234,183	67,350,298	12,558,402	46,992	45,411	2,015	None	7
8	Century.....	291,023	109,995	401,018	36,492,455	23,658,729	140,329	118,632	37,146	None	8
9	China.....	9,936	9,841	19,777	1,039,497	643,122	2,054	554	1,500	None	9
10	Commercial Union.....	1,183,676	330,358	1,514,034	151,691,926	151,577,490	580,044	582,640	66,639	None	10
11	Eagle, Star and British Dominions.....	449,392	197,461	646,853	89,823,785	51,991,753	180,378	161,873	17,030	2,000	11
12	Employers' Liability.....	832,258	198,388	1,030,646	103,766,446	101,004,264	415,143	401,723	49,668	1,620	12
13	Essex and Suffolk.....	49,393	52,989	102,382	10,088,869	5,078,174	7,305	4,377	2,928	None	13
14	General Accident Fire.....	581,523	123,102	704,625	62,280,274	61,512,085	286,623	273,128	50,754	7,340	14
15	Guardian Assurance.....	1,753,854	328,131	2,081,985	183,017,498	188,240,520	705,351	740,270	159,422	17,480	15
16	Law, Union and Rock.....	339,603	77,653	417,256	44,581,203	46,229,564	134,310	117,766	15,188	8,503	16
17	Liverpool and London and Globe.....	1,658,181	358,348	2,016,529	189,568,900	213,404,196	739,516	735,060	116,138	None	17
18	London Guarantee.....	859,995	193,279	1,053,274	84,905,674	76,266,092	513,469	531,890	104,233	None	18
19	London and Lancashire.....	1,107,974	213,320	1,321,294	135,880,497	143,670,203	534,044	549,922	29,488	16,340	19
20	London Assurance.....	634,901	103,288	738,189	71,542,280	77,441,180	245,994	220,440	49,179	None	20
21	*Marine.....	None	None	None	None	None	None	None	None	None	21
22	Merchants Marine.....	None	None	None	None	None	None	None	None	None	22
23	*Motor Union.....	None	None	None	None	None	None	None	None	None	23
24	National Benefit.....	52,323	25,249	77,572	5,400,000	4,640,000	39,427	18,403	21,024	None	24
25	National Prov. Plate Glass.....	17,414	10,343	27,757	4,558,233	2,068,220	62	62	None	None	25
26	North British and Mercantile.....	1,252,238	282,278	1,534,516	141,795,180	156,387,233	575,811	636,983	50,023	12,500	26
27	Northern Assurance.....	1,214,346	201,535	1,415,881	124,166,090	137,152,917	594,964	577,075	96,752	17,800	27
28	Norwich Union Fire.....	1,179,151	203,914	1,383,065	116,691,873	132,765,977	455,396	485,157	70,078	12,250	28
29	Ocean, Accident and Guarantee.....	367,199	23,503	390,702	44,077,867	43,052,545	165,508	171,549	13,930	None	29
30	Palatine.....	487,715	122,653	610,368	56,268,871	53,905,808	249,920	246,558	19,279	None	30
31	Phoenix of London.....	1,297,218	436,497	1,733,715	143,616,566	169,155,517	402,096	363,527	58,107	7,786	31
32	Provincial.....	153,053	21,282	174,335	18,655,252	17,949,659	64,452	54,635	9,967	None	32
33	Queensland.....	280,674	61,554	342,228	32,213,567	24,842,380	121,608	106,359	20,848	None	33
34	Railway Passengers.....	None	None	None	None	None	None	None	None	None	34
35	Royal Exchange.....	800,730	163,551	964,281	108,060,767	98,698,092	350,864	351,553	10,502	None	35
36	Royal Insurance.....	2,178,382	476,257	2,654,639	236,836,477	284,026,246	897,251	856,799	141,934	None	36
37	Royal Scottish.....	173,358	28,216	201,574	22,612,738	16,193,058	80,467	58,486	21,981	None	37
38	Scottish Metropolitan.....	119,654	25,121	144,775	13,694,738	10,903,294	34,243	24,366	10,500	None	38
39	Scottish Union.....	464,627	98,688	563,315	57,827,488	66,541,218	195,186	175,581	29,546	968	39
40	Sun Insurance.....	842,504	203,773	1,046,277	99,476,150	99,088,673	352,118	363,052	42,809	None	40
41	Traders and General.....	47,903	9,972	57,875	6,933,056	5,595,961	7,789	4,656	3,127	None	41
42	Union Assurance Society.....	778,316	245,560	1,023,876	95,289,977	90,207,836	320,589	305,609	48,226	None	42
43	Union of Canton.....	547,274	137,563	684,837	66,988,619	57,770,634	277,272	255,081	42,712	2,000	43
44	*Union Marine.....	None	None	None	None	None	None	None	None	None	44
45	Yangtze.....	15,067	7,160	22,227	1,304,602	920,502	444	444	None	None	45
46	Yorkshire.....	558,235	100,582	658,817	53,458,618	68,473,310	364,061	318,642	38,342	30,299	46
Totals for 1920.....		25,325,678	6,056,633	31,382,311	2,988,741,238	3,002,755,482	11,261,279	10,954,885	1,626,383	165,136	
Totals for 1919.....		20,377,871	4,819,540	25,197,411	2,432,641,475	2,570,277,383	8,629,793	8,387,864	1,201,624	404,121	

\*For automobile (a) business see page 123



TABLE I.—ABSTRACT FOR THE YEAR 1920—Concluded

FIRE INSURANCE IN CANADA—FOREIGN COMPANIES.

No.	Companies	Net cash received for Premiums	Re-insurance and return Premiums	Gross cash received for Premiums	Gross amount of policies new and renewed	Net amount at risk at date	Net amount of losses incurred during the Year	Net amount paid for losses	Reserve or Unsettled Losses	
									Not resisted	Resisted
		\$	\$	\$	\$	\$	\$	\$	\$	\$
1	Etna.....	569,475	164,510	733,985	71,298,757	68,801,682	255,159	224,576	57,129	None
2	Agricultural.....	31,558	17,758	49,316	2,269,806	2,159,999	4,581	3,568	2,029	None
3	Alliance Insurance.....	204,367	93,738	298,105	35,040,741	25,608,167	109,103	106,055	17,944	None
4	American Alliance.....	6,389	24,641	31,030	1,710,787	440,754	1,873	952	1,890	None
5	American Central.....	256,985	57,421	314,406	32,111,309	23,986,722	114,345	98,253	29,882	None
6	American Equitable.....	78,596	18,405	97,001	11,245,576	7,716,037	40,789	35,510	5,588	None
7	American Insurance.....	63,489	31,690	95,179	7,571,841	6,145,296	22,880	22,871	3,909	None
8	American Lloyd's.....	17,534	2,473	20,007	4,997,718	4,335,718	6,595	6,652	None	None
9	Boston.....	122,265	81,840	204,105	14,314,809	9,077,182	79,680	68,795	9,745	None
10	Caledonian-American.....	18,047	37,430	55,477	6,487,006	2,553,656	996	244	752	None
11	California.....	107,106	39,674	146,780	18,004,072	9,772,864	18,952	21,359	2,603	None
12	Citizens of Missouri.....	41,005	11,480	52,485	3,261,429	3,313,180	9,581	9,581	None	None
13	Columbia.....	43,095	29,123	72,218	10,204,051	7,073,993	8,719	4,104	2,612	None
14	Commercial Union of N.Y.....	7,801	9,044	16,845	1,059,791	933,044	1,761	1,711	210	None
15	Connecticut.....	201,204	127,661	328,865	30,261,591	26,038,209	80,105	75,579	15,191	None
16	Continental.....	557,939	297,286	855,225	88,305,470	62,022,436	281,352	282,607	30,817	None
17	Equitable Fire and Marine.....	62,636	207,301	269,937	26,804,553	7,104,357	22,091	19,973	3,731	None
18	Fidelity-Phenix.....	524,320	241,511	765,831	75,331,376	56,415,822	302,807	284,529	45,859	None
19	Fire Association of Phila.....	77,237	27,538	104,775	8,348,298	6,955,286	30,377	29,074	6,291	None
20	Fireman's Fund.....	251,654	59,841	311,495	29,340,458	29,283,275	188,120	232,113	28,813	None
21	Firemen's Insurance.....	144,731	24,149	168,880	14,470,525	16,669,354	88,917	63,712	33,157	None
22	General of Paris.....	171,370	92,879	264,249	30,893,974	18,164,057	78,706	70,446	12,345	945
23	Girard.....	36,528	10,845	47,373	4,698,405	3,593,430	22,492	17,844	5,900	1,417
24	Glens Falls.....	237,816	124,896	362,712	41,638,963	25,366,595	99,635	109,917	29,997	None
25	Globe & Rutgers.....	1,077,859	326,868	1,404,727	158,149,984	114,277,035	497,082	429,860	100,636	14,176
26	Great American.....	611,855	230,678	842,533	85,710,018	70,090,293	412,773	369,239	124,300	None
27	Hardware Dealers.....	1,168	259	1,427	91,801	85,401	93	93	None	None
28	Hartford Fire.....	1,391,845	370,871	1,762,716	181,691,614	171,879,717	693,695	642,533	143,672	None
29	Home Insurance.....	1,831,667	467,071	2,298,738	186,892,511	175,984,556	1,021,019	947,549	241,270	None
30	Insurance Co. of N. A.....	978,757	410,750	1,389,507	176,551,405	132,597,900	468,907	468,911	84,621	None
31	Insurance Co. of State of Pa.....	202,374	48,697	251,071	28,097,646	20,775,227	92,176	75,416	27,944	None
32	Lumbermen's Underwriting Alliance.....	240,630	75,632	316,262	18,287,323	12,461,588	187,507	187,507	None	None
33	Manufacturing Lumbermen's.....	193,695	76,570	270,265	13,421,474	10,076,746	58,675	63,675	None	None
34	Manufacturing Woodworkers.....	74,156	4,664	78,820	5,468,225	4,854,900	46,585	46,456	129	None
35	Mechanics and Traders.....	36,611	25,764	62,375	1,834,628	1,261,498	6,032	3,576	2,455	None
36	Millers Fire.....	107,966	20,778	128,744	13,801,450	12,442,383	58,651	46,416	17,237	None
37	Millers National.....	40,037	12,464	52,501	3,738,425	3,379,672	28,284	45,851	102	2,650
38	Minnesota Implement.....	1,168	259	1,427	91,801	85,401	93	93	None	None
39	National-Ben Franklin.....	173,030	30,312	203,342	16,857,179	22,024,841	57,535	56,925	1,592	None
40	National Fire of Hartford.....	774,726	254,297	1,029,023	78,290,957	75,592,830	434,604	395,687	48,515	None
41	National Liberty.....	607	98	705	169,600	156,600	2,000	None	2,000	None
42	National Union.....	290,804	81,217	372,021	34,497,883	27,148,446	139,898	115,746	40,462	None
43	La Nationale.....	626,080	91,547	717,627	66,622,743	70,690,675	285,900	260,340	44,159	None
44	Newark.....	115,608	93,490	209,098	18,009,518	10,128,740	41,745	38,717	8,213	None
45	New Hampshire.....	90,235	54,771	145,006	12,352,243	7,146,529	51,693	50,764	10,613	None
46	New Jersey.....	84,438	25,839	110,277	10,816,996	1,729,990	18,864	17,262	2,217	None



SESSIONAL PAPER No. 9

47	Niagara.....	363,333	226,764	590,097	59,667,196	37,921,990	162,524	164,108	28,635	9,867	47
48	Northwestern Mutual.....	98,940	14,995	113,935	7,063,501	6,955,043	41,121	15,821	22,593	None	48
49	Northwestern National.....	312,456	40,929	353,385	28,830,750	37,115,794	106,488	103,624	5,042	None	49
50	Phenix of Paris.....	204,955	119,313	324,268	33,460,789	20,664,137	87,530	80,391	11,836	2,260	50
51	Phenix of Hartford.....	468,319	351,088	819,407	79,462,852	59,285,489	160,545	161,423	21,611	1,638	51
52	Providence Washington.....	320,332	87,298	407,630	39,524,362	27,908,235	161,866	158,935	39,552	None	52
53	Queen of America.....	806,787	184,052	990,839	84,735,256	99,072,651	328,443	308,698	57,598	10,000	53
54	Retail Hardware.....	1,168	259	1,427	91,801	85,401	93	93	None	None	54
55	St. Paul Fire & Marine.....	429,363	188,642	618,005	68,475,692	49,998,567	162,899	167,945	27,782	None	55
56	Springfield Fire and Marine.....	451,810	269,731	721,541	75,975,336	56,045,221	259,642	214,029	98,183	None	56
57	Sterling.....	None	None	None	385,410	376,610	None	None	None	None	57
58	Stuyvesant.....	111,869	35,786	147,655	12,740,267	10,578,784	44,173	38,423	12,506	None	58
59	Tokio.....	7,629	482	8,111	2,883,467	2,386,317	5,999	499	5,500	None	59
60	L'Union of Paris.....	332,613	65,256	397,869	40,142,420	25,572,660	171,901	161,734	16,057	3,240	60
61	United States Fire.....	173,016	41,604	214,620	25,734,342	19,346,358	60,956	15,359	17,427	None	61
62	Vulcan.....	97,918	38,159	136,077	15,149,069	7,481,856	38,592	30,217	13,485	None	62
63	Westchester.....	288,789	163,402	452,191	43,057,353	26,629,183	116,881	109,850	29,098	1,740	63
Totals for 1920.....		17,247,760	6,363,790	23,611,550	2,298,496,593	1,855,826,379	8,383,080	7,783,790	1,653,436	48,531	....
Totals for 1919.....		13,237,765	4,919,850	18,157,615	1,820,194,324	1,488,948,412	5,474,889	5,555,268	1,038,709	72,877	....

RECAPITULATION.

Canadian Companies.....	7,992,418	7,783,362	15,775,780	1,501,434,183	1,112,748,411	3,287,170	3,206,439	471,579	27,508
British Companies.....	25,325,678	6,056,633	31,382,311	2,988,741,238	3,002,755,482	11,261,279	10,954,885	1,626,383	165,136
Foreign Companies.....	17,247,760	6,363,790	23,611,550	2,298,496,593	1,855,826,379	8,383,080	7,783,790	1,653,436	48,531
Totals for 1920.....	50,565,856	20,203,785	70,769,641	6,788,672,014	5,971,330,272	22,931,529	21,945,114	3,751,398	241,175
Totals for 1919.....	40,031,474	15,412,242	55,443,716	5,423,569,961	4,923,024,381	16,778,373	16,079,355	2,645,871	518,633



TABLE II.—SUMMARY OF PREMIUMS RECEIVED FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1860 TO 1920 INCLUSIVE

	Totals received, to 1913	Premiums received, 1914	Premiums received, 1915	Premiums received, 1916	Premiums received, 1917	Premiums received, 1918	Premiums received, 1919	Premiums Received 1920	Totals from 1860 to 1920
<i>Canadian Companies.</i>									
Acadia Fire	\$ 971,316	142,580	112,009	110,968	147,293	201,155	224,010	230,141	2,139,472
Anglo-American	3,185,085	204,229	152,045						3,541,359
Antigonish Farmers'									
Beaver Fire	None	29,334	30,943	27,838	34,122	36,695	1,988	3,326	5,314
British America	12,240,485	489,750	506,735	679,118	694,763	676,106	35,172	34,760	228,864
British Colonial	46,411	198,129	64,722	87,887	116,122	134,873	795,194	902,603	16,984,754
British Northwestern	82,920	46,321	49,953	56,212	76,708	82,748	187,362	222,950	1,058,456
Canada Accident				5,546	33,530	50,052	89,089	158,030	641,981
Canada Agricultural	454,896						76,376	120,515	286,019
Canada Fire	881,333								454,896
Canada National	277,456	176,609	202,511	170,189	149,420	189,094	187,809	204,988	881,333
Canada Security							27,943	68,354	1,558,076
Canadian Fire	3,287,459	279,683	269,301	273,449	291,854	306,843	345,098	368,484	96,297
Canadian Indemnity							87,222	116,107	5,422,171
(a) Canadian Lumbermen's Insurance Exchange			3,782	180	4,577	—660	1,349	2,503	203,329
Canadian Surety	269,368						None	None	11,731
Central Canada Manufacturers	2,856,961								None
Citizens'									269,368
Cumberland Farmers							2,382	1,906	2,856,961
Dominion	190,242								4,288
Dominion Fire	1,457,902	213,769	207,537	212,539	242,164	318,003	380,694	436,154	190,242
Dominion of Canada Guarantee and Accident			4,691	26,257	26,108	30,234	50,899	78,343	3,468,762
Eastern	894,194								216,532
Eastern Canada Manufacturers	72,143								894,194
Equity Fire									72,143
Factories Insurance Co.	2,292,451	—15,609		111,797					2,276,842
Fire Ins. Co. of Canada	585,511	284,286	142,623			None	128,524	184,637	1,124,217
General Accident of Canada							8,751	48,036	313,161
Globe Indemnity Co.					53,812	103,327	138,356	193,181	56,787
Grain Insurance						None		201,490	488,676
Guardian Ins. Co. of Canada							32,429	62,729	201,490
Halifax							21,362	30,760	95,158
Hamilton Fire				41,186					52,122
Hudson Bay Insurance	461,326	87,868	90,052	130,169	161,733	175,032	203,231	228,808	41,186
Imperial Guarantee and Accident						None	None	None	1,538,219
Imperial Underwriters	56,512	95,355	97,070	96,958	108,167	107,654	106,750	150,047	None
Kings Mutual							15,614	20,308	818,513
Liverpool-Manitoba	756,730	419,495	266,296	233,550	271,886	268,708	270,501	313,849	35,922
London and Lancashire Guarantee and Accident							None	None	2,801,015
(b) London Mutual Fire									None
Manitoba Assurance	9,019,566	525,657	466,924	397,458	371,353	402,128	503,782	568,873	12,255,741
Mercantile Fire	1,294,513								1,294,513
Montreal-Canada	2,834,242	244,851	224,319	245,758	263,902	272,430	295,575	360,788	4,741,865
Mount Royal	2,003,889	131,265	88,871						2,224,025
Mutual Fire	441,018	381,844	411,074	381,590	489,044	492,129	585,447	629,200	3,811,346
National Fire							15,190	20,253	35,443
	284,026								284,026







TABLE II.—SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1920—Continued.

	Totals for 1869 to 1913	Premiums received. 1914	Premiums received 1915	Premiums received 1916	Premiums received, 1917	Premiums received 1918	Premiums received, 1919	Premiums received, 1920	Totals from 1869 to 1920
British Companies.	\$	\$	\$	\$	\$	\$	\$	\$	\$
(a) Albion Fire Insurance Association.....	1,468,310								1,468,310
Alliance.....	3,802,724	213,203	215,168	246,250	308,203	357,526	354,981	428,771	5,926,826
Atlas.....	6,689,347	526,216	515,974	495,108	516,936	560,056	606,679	751,263	10,661,579
British Crown.....						316,749	400,845	525,289	1,479,993
British General.....							None	107,560	107,560
British Traders.....						90,528	154,600	270,720	515,848
Caledonian.....	6,617,105	442,976	433,157	426,418	438,103	467,411	434,478	523,646	9,783,294
Car and General.....						None	71,862	139,339	211,201
Century.....					86,448	141,372	196,456	291,023	715,299
China Fire.....							1,723	9,936	11,659
City of London.....	1,588,254								1,588,254
Commercial Union.....	17,744,030	1,000,069	937,765	1,013,179	1,035,610	1,089,938	1,188,574	1,183,676	25,192,841
(b) Eagle, Star and British Dominions.....			96,456	90,277	118,285	188,408	293,612	449,392	1,236,430
Employers' Liability.....	882,454	308,402	346,005	420,791	524,988	628,724	683,124	832,258	4,626,746
Essex and Suffolk.....								49,393	49,393
General Accident, Fire and Life.....	1,341,131	267,203	289,315	329,492	368,845	393,903	414,105	581,523	3,985,517
(c) Glasgow and London.....	1,619,733		970,601	989,086	1,171,115	1,339,808	1,433,698	1,753,854	1,619,733
Guardian.....	13,136,894	958,195							21,753,251
Imperial.....	6,085,796								6,085,796
Lancashire.....	6,210,844								6,210,844
(d) Law, Union and Rock.....	1,873,040	282,305	257,994	246,634	255,452	277,441	281,242	339,603	3,813,711
Liverpool and London and Globe.....	21,522,732	1,333,305	1,342,437	1,320,340	1,411,088	1,405,866	1,373,487	1,658,181	31,417,436
London Guarantee and Accident.....			1,198	54,534	251,602	500,795	637,131	859,995	2,305,255
London and Lancashire Fire.....	8,551,233	691,561	703,503	716,846	792,042	899,558	940,970	1,107,974	14,403,687
London Assurance.....	4,867,532	310,412	300,984	310,808	331,982	382,194	452,293	634,901	7,591,106
Manchester.....	2,500,314								2,500,314
Marine Insurance Co.....	None	None	None	None	None	None	None	None	None
Merchants Marine.....									None
Motor Union.....									None
National of Ireland.....	2,607,586								2,607,586
National Benefit.....						382	17,995	52,323	70,700
National Provincial Plate Glass.....								17,414	17,414
North British and Mercantile.....	19,682,135	943,907	927,240	920,026	1,017,446	1,076,982	1,079,632	1,252,238	26,899,606
Northern.....	10,962,465	736,047	770,010	761,895	856,224	984,108	1,050,101	1,214,346	17,335,196
Norwich Union.....	10,274,126	770,642	735,400	787,656	824,798	857,166	985,959	1,179,151	16,414,898
Ocean Accident and Guarantee.....			43,171	138,259	250,637	311,473	318,223	367,199	1,428,962
Palatine Insurance Co.....	261,188	239,666	247,025	276,444	297,403	340,267	381,632	487,715	2,531,340
Phoenix of London.....	18,478,542	1,035,778	935,794	964,766	999,090	1,090,478	1,145,616	1,297,218	25,947,282
Provincial.....	77,718	45,591	40,473	36,953	51,083	67,763	75,969	153,053	548,603
Queen.....	4,354,694								4,354,694
Queensland.....						57,131	196,636	280,674	534,441
Railway Passengers.....								None	None
Royal Exchange.....	945,469	422,440	379,111	442,054	517,975	614,421	686,340	800,730	4,808,540
Royal Insurance Co.....	30,249,125	1,450,549	1,429,655	1,471,655	1,618,161	1,682,583	1,764,826	2,178,382	41,844,936
Royal Scottish.....								173,358	173,358
Scottish Commercial.....	343,421								343,421







## DEPARTMENT OF INSURANCE

11 GEORGE V, A. 1921

PAID TO THE COMPANY FOR THE YEARS 1869 TO 1920 - Concluded.

Totals for 1869 to 1913	Premiums received, 1914	Premiums received, 1915	Premiums received, 1916	Premiums received, 1917	Premiums received, 1918	Premiums received, 1919	Premiums received, 1920	Totals from 1869 to 1920
\$	\$	\$	\$	\$	\$	\$	\$	\$
Alma	7,544,345	358,551	336,180	377,057	402,403	460,381	569,475	10,362,896
Agricultural of Watertown	1,309,100			10,587	11,790	20,032	31,558	1,383,067
Alliance Insurance				53,212	121,257	135,457	204,367	514,293
American Alliance						5,838	6,389	12,227
American Central						107,881	256,985	1,180,593
American Equitable						None	78,596	78,596
American Fire								72,325
American Insurance Co.						69,673	63,489	514,633
American Lloyds						21,502	17,534	186,588
Andes								31,431
Automobile Insurance								
Boston								
Caledonian American								
California Insurance Co.								
Citizens' of Missouri								
Columbia								
Commercial Union of N.Y.								
Connecticut Fire								
Continental								
Equitable Fire and Marine								
Fidelity-Phoenix								
Fire Assoc. of Phila.								
Fireman's Fund								
Firemen's Insurance Co.								
General of Paris								
Germania Fire								
Girard								
Glens Falls								
Globe and Rutgers								
Great American								
Hardware Dealers								
Hartford Fire								
Home, New Haven								
Home Insurance Co., New York								
Insurance Co. of North America								
Insurance Co. of the State of Pa.								
Lumber Insurance Co.								
Lumbermen's Underwriting Alliance								
Manufacturing Lumbermen's Underwriters								
Manufacturing Woodworkers								
Mechanics and Traders								
Merchants Fire								
Millers National								
Minesota Implement								
National-Ben Franklin								
National Fire								
National Liberty								
National Union Fire								
La Nationale								
Newark								







TABLE III SUMMARY OF LOSSES PAID FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1889 TO 1920, INCLUSIVE

	Totals from 1889 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid, 1918	Losses Paid, 1919	Losses Paid, 1920	Total from 1889 to 1920
<i>Canadian Companies</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire	501,149	88,906	93,607	83,954	54,685	100,703	103,573	99,672	1,126,249
Anglo-American	2,092,941	122,659	117,243						2,332,843
Antigonish Farmers	None	446	1,548	8,651	6,134	6,246	617	1,170	1,787
Beaver Fire	7,305,478	296,396	284,695	307,959	308,856	342,911	6,650	7,153	36,828
British America	11,911	26,194	77,723	77,235	76,231	75,224	295,455	383,299	9,525,052
British Colonial	24,550	38,832	32,622	25,899	25,120	54,100	97,715	119,324	561,857
British Northwestern				5,133	15,487	27,894	41,506	52,726	295,355
Canada Accident	290,101	79,174	86,858	118,220	60,239	90,463	65,623	61,282	126,966
Canada Agricultural	698,133								290,101
Canada Fire	76,620								698,133
Canada National									638,479
Canada Security									28,890
Canadian Fire	1,493,705	121,913	112,465	98,389	102,873	135,061	114,692	117,476	2,296,574
Canadian Indemnity			None	None	None	None	29,963	28,131	58,394
Canadian Lumbermen's Insurance Exchange							None	None	None
Canadian Surety	197,414						None	None	None
Central Canada Manufacturers	2,287,870								197,414
Citizens									2,287,870
Cumberland Farmers	148,255								1,243
Dominion	869,225	156,371	143,303	108,593	144,222	153,982	150,114	182,430	1,908,240
Dominion Fire			188	6,304	11,796	10,329	14,017	23,627	66,261
Dominion of Canada Guarantee and Accident									632,961
Eastern	632,961								51,873
Eastern Canada Manufacturers	51,873								1,525,726
Equity Fire	1,437,805	87,921	133,933	76,385		None	18,881	83,240	712,706
Factories Insurance Co	352,736	140,852					3,353	16,960	102,121
Fire Ins. Co. of Canada							53,192	63,994	20,313
General Accident of Canada									181,333
Globe Indemnity							4,227	29,002	29,002
Globe Insurance							24,480	24,480	28,707
Guardian Insurance Co. of Canada							26,826	13,201	40,027
Halifax									22,588
Hamilton Fire	237,409	49,340	65,151	22,588	88,780	111,995	107,052	89,434	834,632
Hudson Bay Insurance Co				85,471		None	None	None	None
Imperial Guarantee and Accident	15,387	41,357	64,379	46,762	32,112	47,860	51,175	67,554	366,586
Imperial Underwriters							2,245	4,232	6,477
Kings Mutual	444,406	250,558	131,570	140,282	103,416	117,552	105,458	96,659	1,390,201
Liverpool-Manitoba							None	None	None
London and Lancashire Guarantee and Accident	5,732,080	349,399	281,380	279,365	193,848	258,605	232,344	255,006	7,632,117
(b) London Mutual Fire	618,754								648,754
Manitoba Assurance Co	1,619,892	171,603	135,375	148,499	108,324	155,239	96,116	154,031	2,589,079
Mercantile Fire	1,323,206	95,710	89,385						1,508,304
Montreal-Canada Fire									1,780,927
Mount Royal	217,729	152,047	161,653	182,855	240,022	264,101	285,369	277,151	13,594
Mutual Fire							4,964	8,630	287,732
National Fire	287,732						None	None	None
North American Accident									638,712
North American Fire	114,497	63,427	57,905	103,303	60,462	63,864	83,130	92,124	625,830
North West Fire	92,072	69,258	84,093	94,041	84,169	68,528	70,502	63,167	



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Nova Scotia Fire .....	377,777	82,232	68,673	54,518	81,812	100,536	102,288	92,207	377,777
Occidental Fire .....	239,667								821,933
Ontario Fire .....	851,105								851,105
Ottawa Assurance Co .....	866,253								866,253
Ottawa Agricultural .....	108,164								108,164
Pacific Coast Fire .....	147,887	39,837	32,478	29,815	46,582	49,730	31,957	54,276	432,562
Pacific Marine .....							1,239	1,106	1,106
Pictou County Farmers .....								2,761	4,000
Provincial .....									957,146
Quebec Fire .....	957,146	122,805	84,121	152,070	151,459	107,365	123,654	178,862	4,126,878
Reliance .....	3,206,542							None	None
Richmond and Drummond .....									256,393
Rimouski .....	256,393								1,363,199
Royal Canadian .....	1,363,199								2,988,940
Scottish Canadian .....	2,988,940							None	None
(c) Sovereign .....									736,216
Sovereign Fire .....	736,216								315,189
Stadacona .....	315,189								773,695
Victoria-Montreal .....	773,695								59,878
Western .....	59,878	265,767	285,221	339,287	363,259	352,403	383,481	380,942	11,518,398
	9,148,038								
	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,904	2,736,223	3,206,439	70,857,125

(a) Formerly the Lumbermen's Fire Indemnity Contract. (b) Formerly Agricultural Mutual. (c) Formerly the Isolated Risk.











TABLE III.—SUMMARY OF LOSSES PAID FOR FIRE INSURANCE IN CANADA, BY ALL COMPANIES, FOR THE YEARS 1899 TO 1920 INCLUSIVE. Continued

Foreign Companies	Totals from 1869 to 1913	Losses Paid, 1914	Losses Paid, 1915	Losses Paid, 1916	Losses Paid, 1917	Losses Paid 1918	Losses Paid 1919	Losses Paid 1920	Totals from 1869 to 1920
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Etna.....	4,822,052	157,403	218,329	154,904	200,303	232,672	195,477	224,576	6,205,776
Agricultural of Watertown.....	857,278	.....	.....	.....	1,169	2,813	6,594	3,568	871,422
Alliance Insurance.....	.....	.....	.....	.....	34,111	54,086	42,405	106,055	236,657
American Alliance.....	.....	.....	.....	.....	.....	.....	1,208	932	2,160
American Central.....	67,059	116,411	53,203	51,021	34,015	51,316	47,000	98,253	518,278
American Equitable.....	66,980	.....	.....	.....	.....	.....	None	35,510	35,510
American Fire.....	23,999	31,001	22,104	9,745	20,612	46,221	29,439	22,871	205,992
American Insurance Co.....	14,425	547	1,577	5,162	104,643	13,226	4,707	6,652	150,939
American Lloyds.....	5,668	.....	.....	.....	.....	.....	.....	.....	5,668
Andes.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Automobile.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boston.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Caledonian-American.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
California Insurance Co.....	6,761	18,454	16,940	22,724	10,724	19,651	25,545	21,359	142,158
Citizens' of Missouri.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union of N.Y.....	1,124,073	45,620	61,620	75,504	70,711	97,796	72,310	75,579	1,623,213
Connecticut Fire.....	453,278	186,493	134,112	138,224	259,116	221,655	195,412	282,607	1,870,897
Continental.....	4,998	23,237	13,775	21,224	22,489	37,360	23,887	19,973	166,943
Equitable Fire and Marine.....	833,304	167,322	196,960	170,811	239,408	214,934	174,458	284,529	2,281,726
Fidelity-Phoenix.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fire Association of Phila.....	33,044	70,200	53,843	50,481	77,606	30,087	20,547	29,074	79,708
Fireman's Fund.....	35,042	31,934	27,968	29,729	52,215	145,276	94,864	232,113	757,427
Firemen's Insurance Co.....	48,179	57,609	43,508	70,785	48,616	43,694	22,030	63,712	306,324
General of Paris.....	67,751	39,899	37,468	.....	.....	57,806	58,490	70,446	455,439
Germania Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	145,118
Girard.....	None	50,315	64,409	93,811	80,528	97,434	.....	17,844	17,844
Glen Falls.....	.....	33,280	102,908	231,851	251,550	388,051	73,943	109,917	570,357
Globe and Rutgers.....	.....	282,743	214,572	218,112	245,174	390,173	363,042	429,860	1,800,542
Great American.....	1,116,371	.....	.....	.....	.....	.....	240,840	369,239	3,077,224
Hardware Dealers.....	.....	.....	.....	.....	.....	.....	.....	.....	93
Hartford Fire.....	6,208,287	497,045	461,245	444,513	493,217	601,926	503,336	642,533	6,225,810
Home, New Haven.....	60,691	.....	.....	.....	.....	.....	.....	.....	60,691
Home Insurance Co., New York.....	2,210,752	419,937	459,169	428,152	560,974	615,563	597,061	947,519	6,239,157
Insurance Co. of North America.....	2,898,461	221,792	248,106	197,638	285,303	367,751	314,553	468,911	5,002,515
Insurance Co. of the State of Pa.....	145,731	104,580	73,492	61,158	138,139	143,453	84,696	75,416	826,665
Lumber Insurance Co.....	644,878	81,919	1,640	.....	.....	.....	.....	.....	728,437
Lumbermen's Underwriting Alliance.....	.....	.....	.....	.....	.....	19,163	38,970	187,507	245,640
Manufacturing Lumbermen's Underwriters.....	.....	.....	.....	.....	.....	8,544	163,638	63,675	235,857
Manufacturing Woodworkers.....	.....	.....	.....	.....	.....	.....	.....	46,456	46,456
Mechanics and Traders.....	.....	.....	.....	.....	.....	15,293	19,538	3,576	38,407
Merchants Fire.....	.....	.....	.....	.....	1,517	3,447	3,196	46,416	54,576
Millers National.....	.....	.....	5,992	13,682	46,934	29,205	15,835	45,851	157,499
Minnesota Implement.....	.....	.....	.....	.....	.....	.....	.....	.....	93
National-Ben Franklin.....	.....	24,377	63,784	38,586	47,282	52,560	44,366	56,925	327,880
National Fire.....	972,533	334,060	462,862	251,861	292,667	295,654	213,869	395,687	3,219,193
National Liberty.....	.....	.....	.....	.....	.....	.....	.....	.....	None



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National Union Fire.....	246,531	128,504	109,073	130,583	152,877	175,137	80,931	115,745	1,139,382
La Nationale.....		10,092	68,357	86,606	117,523	141,247	217,998	260,340	902,163
Newark.....						5,748	7,418	38,717	51,883
New Hampshire.....						15,358	19,466	50,761	85,588
New Jersey.....						20,523	1,978	17,262	39,763
Niagara Fire.....	70,579	81,046	83,073	100,776	74,328	117,369	107,035	164,108	801,314
Northwestern Mutual.....						2,251	100	15,821	18,172
Northwestern National.....	21,299	65,300	78,625	59,404	98,856	133,692	83,613	103,624	644,413
Phenix of Brooklyn.....	2 154 363								2 154 363
Phenix of Paris.....			4,343	31,061	37,592	56,683	69,273	80,391	279,343
Phenix of Hartford.....	2,721,309	237,983	190,790	193,557	186,850	275,581	177,880	161,423	4,145,376
Providence Washington.....	120,004	125,910	130,804	119,694	106,445	168,329	114,611	158,935	1,044,732
Queen of America.....	5,799,801	357,208	321,095	334,706	340,329	381,137	327,978	308,698	8,170,952
Retail Hardware.....									93
Rochester-German.....	193,689								193,689
St. Paul Fire and Marine.....	451,980	101,116	122,113	203,285	239,822	284,084	163,810	167,945	1,784,155
Springfield Fire and Marine.....	519,209	277,903	287,942	306,783	266,376	191,874	190,697	214,029	2,257,813
Sterling.....								None	None
Stuyvesant.....						76,239	39,785	38,423	344,184
Tokio.....								499	499
L'Union, Paris, France.....	153,734	104,669	118,054	121,039	128,666	145,212	105,151	161,734	1,038,292
United States Fire.....							None	15,359	15,359
Vulcan.....	83,873	89,591	92,835	85,402	123,279	15,197	13,522	30,217	58,936
Westchester Fire.....						166,287	105,851	109,850	856,968
	35,257,966	4,578,500	4,646,720	4,592,022	5 643,987	6,709,349	5,555,268	7,783,790	74,767,602

RECAPITULATION

Canadian Companies.....	51,601,983	2,972,304	2,625,869	2,595,578	2,376,825	2,741,901	2,736,223	3,206,439	70,857,125
British Companies.....	140,758,700	7,796,480	6,889,360	7,926,463	8,358,290	9,907,999	8,387,864	10,954,885	200,980,041
Foreign Companies.....	35,257,966	4,578,500	4,646,720	4,592,022	5,643,987	6,709,349	5,555,268	7,783,790	74,767,602
	227,618,649	15,347,284	14,161,949	15,114,063	16,379,102	19,359,252	16,679,355	21,945,114	346,604,768



TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1920 inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid.
<i>Canadian Companies.</i>	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,089
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,009,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,999	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,996	2,731,761
1913.....	5,099,298	712,651,986	684,512,207	3,020,551
1914.....	5,016,653	663,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
1916.....	4,817,876	742,805,919	662,129,297	2,595,578
1917.....	4,782,833	819,328,851	689,229,995	2,376,825
1918.....	5,570,095	903,126,573	757,301,291	2,741,904
1919.....	6,415,838	1,170,734,162	863,798,586	2,736,223
1920.....	7,992,418	1,501,434,183	1,112,748,411	3,206,439
Totals.....	120,809,668			70,857,125

\*These returns are imperfect.



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TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1920 inclusive—*Con*

Year.	Net Cash Premiums Received.	Amount of Policies taken during the year.	Amount of Risks at Date of Statement.	Losses paid.
<i>British Companies.</i>	\$	\$	\$	\$
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,383,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	649,566,539	785,219,445	3,634,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,061
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,120	7,796,480
1915.....	13,609,360	1,438,037,721	1,828,316,532	6,889,360
1916.....	14,294,803	1,606,346,835	1,958,789,616	7,926,463
1917.....	16,317,311	1,914,891,756	2,157,687,223	8,358,290
1918.....	18,658,710	2,147,570,916	2,414,696,483	9,907,999
1919.....	20,377,871	2,432,641,475	2,570,277,383	8,387,864
1920.....	25,325,678	2,988,741,238	3,002,755,482	10,954,885
Totals.....	347,987,677	.....	.....	200,980,041



TABLE IV.—SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1920 inclusive  
Concluded.

Year.	Net Cash Premiums Received	Amount of Policies taken during the year	Amount of Risks at Date of Statement	Losses paid
<i>Foreign Companies.</i>	\$	\$	\$	\$
1869..	165,166	9,702,356	13,796,890*	172,188
1870..	194,781	12,893,827	11,167,928	147,061
1871..	314,452	27,367,712	27,256,629*	212,460
1872..	332,243	26,526,334*	33,818,670	263,339
1873..	352,255	26,788,850	40,120,629	227,219
1874..	259,049	25,243,769	25,050,427	143,583
1875..	264,395	17,357,605	19,300,555	181,713
1876..	228,955	23,914,181	18,880,550	99,389
1877..	213,830	21,013,457	18,298,315	586,452
1878..	211,594	19,432,178	35,766,238	114,034
1879..	225,512	22,920,397	20,267,995	182,305
1880..	241,140	25,434,766	27,414,113	109,516
1881..	267,388	30,040,366	31,053,261	163,661
1882..	287,815	32,454,518	34,772,345	162,699
1883..	354,090	40,284,814	41,720,296	167,127
1884..	367,581	40,777,215	41,097,646	191,998
1885..	368,180	37,623,116	46,830,075	186,923
1886..	395,613	42,099,984	50,921,537	223,860
1887..	429,075	45,859,509	56,287,171	304,159
1888..	445,990	44,881,343	56,722,420	228,909
1889..	443,436	46,518,461	57,275,186	228,922
1890..	514,054	57,646,959	67,103,440	300,916
1891..	700,809	75,726,695	84,266,437	411,801
1892..	1,004,812	107,708,732	123,629,818	706,902
1893..	1,032,602	105,564,192	124,028,459	759,429
1894..	1,000,328	96,789,493	117,876,931	692,631
1895..	1,041,966	100,305,776	118,491,352	784,410
1896..	1,007,948	94,949,822	112,666,482	613,941
1897..	971,243	85,963,431	102,449,891	648,275
1898..	1,004,859	88,750,015	105,697,763	639,660
1899..	1,074,525	100,767,561	112,186,809	677,725
1900..	1,187,177	108,127,777	120,003,219	1,245,975
1901..	1,327,491	108,486,527	122,439,754	875,865
1902..	1,574,372	120,211,152	133,999,827	562,588
1903..	1,767,832	136,050,121	152,433,226	857,274
1904..	2,144,941	153,128,785	172,965,394	2,365,140
1905..	2,689,032	188,712,561	204,586,950	966,748
1906..	2,907,270	213,613,168	234,206,935	1,152,916
1907..	3,130,234	239,440,520	265,198,198	1,569,607
1908..	3,288,500	253,383,160	289,931,375	1,847,504
1909..	3,564,126	292,133,934	330,290,388	1,673,731
1910..	4,147,684	352,864,510	388,302,549	2,259,017
1911..	4,642,420	417,473,032	460,615,743	2,235,881
1912..	6,038,984	572,182,988	609,273,561	3,068,756
1913..	7,508,052	893,623,473	871,619,317	4,043,757
1914..	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915..	8,306,397	1,000,271,051	1,020,519,788	4,646,720
1916..	8,671,173	1,069,085,926	1,099,139,323	4,592,022
1917..	10,146,386	1,314,839,392	1,139,280,296	5,643,987
1918..	11,725,600	1,555,337,567	1,351,517,067	6,709,349
1919..	13,237,765	1,820,194,324	1,488,948,412	5,555,268
1920..	17,247,760	2,298,496,593	1,855,826,379	7,783,790
Totals..	139,740,480			74,767,602

TOTALS FOR ALL YEARS FROM 1869 TO 1920 INCLUSIVE.

Canadian Companies.....	120,809,668			70,857,125
British Companies.....	347,987,677			200,980,041
Foreign Companies.....	139,740,480			74,767,602
Grand Totals .....	608,537,825			346,604,768

\*These returns are imperfect



TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920.

THE ACADIA FIRE INSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks
						Not Resisted.	Resisted.	
Fire—In Canada.....	\$ 230,141	39,463,850	27,818,608	101,816	99,672	\$ 12,945	\$	Total business, December 31, 1920.
Fire—In other countries..	3,625	715,450	296,506	1,186	1,186	None.	None.	
Hail—In Canada	35,153			7,570	7,570	None.	None.	
Totals	268,919			110,572	108,428	12,945	None.	

THE BRITISH AMERICA ASSURANCE COMPANY

Fire—In Canada....	902,603	140,517,05	120,454	331,144	353,299	57,719	2,966	Total business, December 31, 1920.
Fire—In other countries .....	2,118,521	531,365,988	375,438,016	1,117,751	1,046,904	372,591	2,966	
Auto (A)—In Canada..	87,560			47,176	49,296	3,361	None.	
Auto (A)—In other countries.....	8,192			374	374	None.	None.	
Auto (B)—In Canada....	85,837			38,346	39,379	6,298	150	
Auto (B)—In other countries .....	11,699			6,276	6,276	None.	None.	
Explosion—In other countries	4,066			322	248	75	None.	
Hail—In Canada .....	280,594			101,334	101,334	None.	None.	
Inland Transportation—In Canada.	5,210			9,096	28	9,068	None.	
Inland Transportation—In other countries..	2,367			526	526	None.	None.	
Marine—In Canada..	579,619			891,120	840,783	539,512	None.	
Marine—In other countries .....	—73,348			56,324	73,372	97,953	None.	
Tornado—In other countries.	961			37	37	None.	None.	
Totals...	4,013,881			2,600,126	2,541,856	1,086,577	6,082	

BRITISH COLONIAL FIRE INSURANCE COMPANY

Fire—In Canada....	222,950	37,332,623	27,770,907	118,831	119,324	8,413	5,722	Total business, December 31, 1920.
Fire—In other countries .....	23,986			24,931	24,931	None.	None.	
Totals..	246,936			143,762	144,255	8,413	5,722	



TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—(continued).

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY

Nature of Business	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Net amount of Losses Paid	Reserve for Unsettled Losses		Remarks
						Not Resisted	Resisted	
Fire—In Canada...	\$ 158,030	\$ 34,238,468	\$ 21,756,531	\$ 61,753	\$ 52,726	\$ 11,196	\$ None.	Total business, December 31, 1920.
Fire—In other countries...	19,872	3,146,310	1,588,531	12,815	14,456	3,590	None.	
Totals...	177,902	37,384,778	23,345,065	74,568	67,182	14,786	None.	

THE CANADA ACCIDENT INSURANCE COMPANY

Fire...	120,515	31,077,794	13,774,717	55,618	51,098	10,019	None.	Total business, December 31, 1920.
Accident	53,977			15,431	32,122	2,805	None.	
Auto (A)...	38,380			34,290	41,570	2,645	None.	
Auto (B)...	66,618			34,335	28,902	11,170	None.	
Burglary...	8,293			2,512	1,917	675	None.	
Liability...	134,138			66,764	72,905	32,847	None.	
Guarantee...	20,624			5,402	5,252	1,450	None.	
Plate Glass...	29,183			16,242	15,552	2,570	None.	
Sickness...	36,228			25,141	27,106	3,800	None.	
Totals...	507,956			255,735	276,423	67,981	200	

THE CANADA SECURITY ASSURANCE COMPANY

Fire...	68,354	26,297,974	7,930,262	38,291	28,404	10,302	None.	Total business, December 31, 1920.
Auto—(A)...	2,653			87	87	None.	None.	
Auto—(B)...	4,653			1,537	912	625	None.	
Hail...	277,817			141,524	153,492	2,396	None.	
Totals...	353,477			181,439	182,895	13,323	None.	



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THE CANADIAN FIRE INSURANCE COMPANY

Fire—In Canada .....	368,484	54,474,036	45,680,829	121,107	117,476	13,932	None.	Total business, December 31, 1920.
Fire—In other countries .....	8,950	1,387,695	895,967	1,756	1,756	None.	None.	
Auto—(A) in Canada .....	14,669			1,413	1,447	176	None.	
Auto—(B) in Canada .....	10,486			3,247	2,957	290	None.	
Total .....	402,589			127,523	123,636	14,398	None.	

CANADIAN INDEMNITY COMPANY

Fire .....	116,107	13,745,270	10,904,398	38,878	28,431	11,074	None.	Total business, December 31, 1920.
In other countries .....	2,104	209,829	180,997	967	967	None.	None.	
Hail .....	289,414			92,945	92,945	None.	None.	
Totals .....	407,625			132,790	1,2,343	11,074	None.	

THE CANADIAN SURETY COMPANY

Auto (A)—In Canada .....	20,523			17,341	14,561	2,813	None.	Total business, December 31, 1920.
Auto (B)—In Canada .....	45,997			16,924	13,992	182	4,750	
Burglary—In Canada .....	19,239			10,205	8,988	444	1,995	
Burglary—In other countries .....	23,334			8,371	7,698	674	None.	
Guarantee—In Canada .....	88,491			22,139	9,955	20,366	1,500	
Guarantee—In other countries .....	51,310			4,465	4,256	1,956	None.	
Plate Glass—In Canada .....	9,576			8,300	8,390	330	None.	
Forgery—In Canada .....	636			None.	None.	None.	None.	
Totals .....	259,106			87,745	67,840	26,765	8,245	

THE DOMINION FIRE INSURANCE COMPANY

Fire .....	436,154	64,859,228	61,399,436	193,225	182,430	22,159	None.	Total business, December 31, 1920.
Auto (A) .....	9,313			5,313	5,313	None.	None.	
Auto (B) .....	3,973			4,705	4,275	430	None.	
Hail .....	141,299			72,510	63,462	None.	None.	
Marine .....	137,924			143,996	91,347	67,649	None.	
Totals .....	728,663			419,749	346,827	90,238	None	



TABLE V.—Abstract of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920.—Continued.

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses		Remark
						Not Resisted	Resisted	
Fire—In Canada.	\$	\$	\$	\$	\$	\$	\$	
Accident—In Canada.	78,343	12,552,463	15,752,945	23,733	23,627	455	None	
—In other countries.	322,162			116,375	110,547	35,126	None	
Auto (A)—In Canada.	4,359			1,375	1,020	355	None.	
Auto (B)—In Canada.	139,003			60,364	61,742	4,599	None	
Burglary—In Canada.	94,581			62,944	58,926	7,904	None.	
Guarantee—In Canada.	10,659			4,849	5,412	737	None.	
—In other countries.	52,372			10,632	10,271	6,278	None	Total business, December 31, 1920.
Plate Glass—In Canada.	97			None.	None.	None.	None	
—In other Countries.	40,392			28,739	29,787	2,648	None	
Sickness—In Canada.	957			210	210	None.	None	
—In other countries.	155,922			103,216	104,500	20,364	None	
Steam Boiler—In Canada.	1,282			506	362	144	None	
None.	None.			None.	None.	None.	None	
Totals.	900,159			412,943	406,405	78,201	None.	

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Fire—In Canada.	48,036	14,596,072	16,682,000	17,207	16,960	2,031	None	
Accident—In Canada.	51,975			15,669	14,323	3,846	None	
—In other countries.	664			51	51	None.	None	
Accident and Sickness Combined—In Canada.	88,184			42,186	44,177	4,008	None	
Auto (A)—In Canada.	19,899			6,807	1,555	2,252	None	
Auto (B)—In Canada.	143,442			72,485	105,764	8,694	None	
—In other countries.	25			None.	None.	None.	None	
Burglary—In Canada.	8,023			2,322	1,548	774	None.	Total business, December 31, 1920.
Guarantee—In Canada.	19,949			3,241	2,166	1,900	None.	
Hail—In Canada.	23,846			8,161	8,231	15	None	
Liability—In Canada.	97,470			25,675	35,795	14,880	None	
—In other countries.	73			1,500	1,500	None.	None	
Sickness—In Canada.	36,044			25,074	25,856	4,218	None	
—In other countries.	202			None.	None.	None.	None	
Steam Boiler—In Canada.	48,105			2,525	1,745	972	None	
—In other countries.	1,172			None.	None.	None.	None	
Totals.	587,109			222,903	262,671	43,590	None.	



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THE GLOBE INDEMNITY COMPANY OF CANADA.

Fire...	193,181	45,337,106	27,227,633	67,643	63,994	14,544	None.	Total business, December 31, 1920
Accident	187,977			78,462	74,112	26,000	None.	
Auto (B).	154,237			107,331	100,831	20,000	None.	
Burglary.	12,780			14,275	6,962	8,000	None.	
Guarantee.	8,956			6,455	—385	13,000	None.	
Liability	188,881			109,729	92,670	63,630	None.	
Sickness	130,506			75,170	79,209	12,000	None.	
Totals.	876,518			459,065	417,393	157,174	None.	

GRAIN INSURANCE AND GUARANTEE COMPANY.

Fire...	201,490	65,279,297	16,658,227	53,702	29,002	24,700	None.	Total business, December 31, 1920.
Guarantee.	60,825			650	None.	650	None.	
Totals.	262,315			54,352	29,002	25,350	None.	

THE GUARDIAN INSURANCE COMPANY OF CANADA.

Fire—In Canada..	62,729	21,376,221	3,800,185	30,452	24,480	5,627	1,000	Total business, December 31, 1920
—In other countries...	196,484			36,860	61,187	138,190	None.	
Accident—In Canada...	33,772			13,100	11,979	5,135	None.	
Auto (A)—In Canada...	30,325			15,413	21,558	4,181	None.	
Auto (B)—In Canada...	85,961			54,292	55,875	19,863	None.	
Burglary—In Canada...	9,494			6,170	7,164	2,159	None.	
Guarantee—In Canada...	13,684			—810	—627	1,382	None.	
Liability—In Canada...	55,787			28,887	30,743	12,421	None.	
Plate Glass—In Canada...	19,883			14,401	13,760	1,862	None.	
Sickness—In Canada...	42,887			39,355	44,124	4,814	None.	
Totals...	551,006			238,123	270,243	195,634	1,000	

THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident	174,560			70,072	81,872	14,436	None	Total business, December 31, 1920.
Auto (A).	53,593			28,015	25,225	7,020	None	
Auto (B)	50,814			26,647	19,687	10,289	None.	
Guarantee.	45,555			5,734	5,734	9,300	900	
Liability.	2,280			637	702	None.	None.	
Plate Glass...	9,028			7,362	7,022	915	None.	
Sickness...	129,739			64,869	67,280	9,275	None.	
Totals...	465,569			203,336	207,522	51,235	900	



TABLE V.—Abstract of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920 *Continued.*

THE LIVERPOOL-MANTOBA ASSURANCE COMPANY

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire.	313,849	49,908,233	37,803,244	98,656	96,659	14,470	None	Total business, December 31, 1920
Explosion.	553			None	None	None	None	
Totals.....	314,402			98,656	96,659	14,470	None	

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA

Accident—In Canada	116,729			48,125	48,090	18,595	None	Total business, December 31, 1920
Accident—In other countries	None.			None.	None	350	1,500	
Auto (A) In Canada	42,238			11,560	13,923	746	None	
Auto (B) In Canada	125,488			67,201	59,484	14,356	1,755	
Auto (B) In other countries	None.			2,124	376	1,000	4,000	
Burglary—In Canada	789			81		None	None	
Guarantee—In Canada	36,704			1,794	9,652	1,733	2,500	
Guarantee—In other countries	None.			1,506	906	None	1,000	
Liability—In Canada	23,342			22,271	16,219	6,144	5,325	
Liability—In other countries	None.			4,387	4,613	19,500	1,750	
Plate Glass—In Canada	32,813			20,751	19,348	4,297	None	
Sickness—In Canada	95,592			79,672	80,096	17,018	500	
Totals.....	473,695			243,438	250,976	83,739	18,330	

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Fire—In Canada	568,873	106,481,592	93,724,772	247,512	255,096	8,957	2,250	Total business, December 31, 1920.
Auto (A)	20,512			2,339	2,339	None.	None.	
Auto (B)	20,582			8,546	5,722	2,825	None.	
Totals.....	609,967			258,397	263,157	11,782	2,250	



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THE MOUNT ROYAL ASSURANCE COMPANY

Fire—In Canada.....	629,200	107,314,248	85,232,833	292,222	277,151	27,211	820	Total business, December 31, 1920.
Fire—In other countries.....	71,594	4,623,632	2,183,226	57,417	52,375	7,752	None.	
Plate Glass—In Canada.....	28,710	•••••	•••••	13,019	12,779	240	None.	
Totals.....	729,504	•••••	•••••	362,658	342,305	35,203	820	

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY

Accident—In Canada.....	42,778	•••••	•••••	24,529	22,545	8,179	None.	Total business, December 31, 1920.
Accident—In other countries.....	619	•••••	•••••	14	14	None.	None.	
Auto "A"—In Canada.....	19,746	•••••	•••••	26,942	23,128	6,509	None.	
Auto "A"—In other countries.....	68	•••••	•••••	None.	None.	None.	None.	
Auto "B"—In Canada.....	51,599	•••••	•••••	29,458	28,827	6,691	None.	
Burglary—In Canada.....	1,382	•••••	•••••	328	328	None.	None.	
Liability—In Canada.....	329,143	•••••	•••••	230,747	207,867	133,007	None.	
Liability—In other countries.....	—90	•••••	•••••	206	676	None.	None.	
Plate Glass—In Canada.....	36,136	•••••	•••••	19,243	20,189	1,365	None.	
Sickness—In Canada.....	31,781	•••••	•••••	22,427	22,671	2,927	None.	
Sickness—In other countries.....	762	•••••	•••••	333	333	None.	None.	
Totals.....	513,924	•••••	•••••	354,227	326,578	158,678	None.	

THE NORTHWEST FIRE INSURANCE COMPANY

Fire—In Canada.....	163,833	25,233,226	20,214,251	66,177	63,167	13,661	None.	Total business, December 31, 1920.
Fire—In other countries.....	4,344	646,427	397,573	2,932	3,572	360	None.	
Totals.....	168,177	25,879,653	20,611,824	69,109	66,739	14,021	None.	

THE OCCIDENTAL FIRE INSURANCE COMPANY

Fire.....	247,729	40,541,442	23,976,638	103,387	92,207	19,409	None.	Total business, December 31, 1920.
Auto "A".....	8,598	•••••	•••••	4,867	3,941	926	None.	
Auto "B".....	7,073	•••••	•••••	4,707	1,636	3,071	None.	
Totals.....	263,400	•••••	•••••	112,961	97,784	23,406	None.	

THE PACIFIC COAST FIRE INSURANCE COMPANY

Fire—In Canada.....	152,675	29,161,442	18,658,720	60,948	54,276	13,516	None.	Total business, December 31, 1920.
Fire—In other countries.....	98,859	31,807,493	12,771,601	59,062	74,004	None.	None.	
Totals.....	251,534	60,968,935	31,430,321	120,010	128,280	13,516	None.	



TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—Continued.

THE PACIFIC MARINE INSURANCE COMPANY

Nature of Business	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Net Amount of Losses Paid	Reserve for Unsettled Losses		Remarks
						Not Resisted	Resisted	
Fire	\$	\$	\$	\$	\$	\$	\$	
Auto "A"	9,018	1,329,687	903,339	1,107	1,106	1	None	Total business, December 31, 1920.
Auto "B"	143			None	None	None	None	
Auto "C"	236			65	2	63	None	
Totals	9,397			1,172	1,108	64	None	

THE WESTERN ASSURANCE COMPANY

Fire—In Canada.....	917,483	182,404,172	136,217,666	392,013	380,942	64,256	10,250	In Canada, December 31, 1920.
Fire—In other countries .....	2,828,831	833,330,600	464,964,006	1,289,257	1,221,666	422,217	3,935	
Auto "A"—In Canada.....	74,674			46,469	47,367	2,861	None	
Auto "A"—In other countries .....	3,611			1,459	1,459	None	None	
Auto "B"—In Canada.....	55,935			17,741	24,759	432	50	
Auto "B"—In other countries.....	3,580			1,895	1,895	None	None	
Explosion—In Canada.....	1,949			None	None	None	None	
Explosion—In other countries .....	2,518			838	838	None	None	
Inland Transportation—In Canada.....	52,692			9,916	14,813	2,132	None	
Inland Transportation—In other countries .....	20,505			18,005	18,309	4,105	None	
Marine—In Canada.....	50,311			123,342	198,798	29,393	None	
Marine—In other countries.....	1,238,428			1,458,450	1,653,156	1,532,570	10,642	
Tornado—In other countries.....	30,773			6,442	6,544	793	None	
Totals .....	5,180,668			3,365,827	3,570,546	2,058,759	24,877	

ATNA INSURANCE COMPANY

Fire.....	569,475	71,298,757	68,801,682	255,159	224,576	57,129	None	In Canada, December 31, 1920.
Auto "A".....	28,465			11,045	8,851	2,522	None	
Auto "B".....	6,213			1,670	1,670	None	None	
Tornado.....	4,223			11,381	1,381	10,021	None	
Totals.....	608,376			279,255	236,478	69,672	None	



ALLIANCE ASSURANCE COMPANY, LIMITED

Fire.....	428,771	50,118,433	56,608,384	207,819	190,882	30,809	13,500
Accident.....	52,772			10,469	11,074	1,971	None.
Auto "A".....	32,045			16,862	18,490	1,772	None.
Auto "B".....	26,693			4,702	11,613	3,514	None.
Burglary.....	5,774			3,190	3,038	253	None.
Guarantee.....	12,145			2,826	1,697	2,230	None.
Hail.....	190,060			68,215	68,215	None.	None.
Liability.....	33,110			29,489	22,223	12,789	None.
Plate Glass.....	7,605			4,103	3,295	958	None.
Sickness.....	55,555			48,733	45,894	6,695	None.
Totals.....	844,530			396,408	376,421	60,991	13,500

THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA

Fire.....	204,367	35,040,741	25,608,167	109,103	106,055	17,944	None.
Auto "A".....	13,076			2,687	2,551	135	None.
Auto "B".....	11,098			6,070	4,804	1,266	None.
Inland Transportation.....	132			None.	None.	None.	None.
Totals.....	228,673			117,860	113,410	19,345	None.

AMERICAN ALLIANCE INSURANCE COMPANY

Fire.....	6,389	1,710,787	440,754	1,873	952	1,890	None.
Auto "A".....	189			None.	None.	None.	None.
Auto "B".....	175			59	None.	59	None.
Totals.....	6,753			1,932	952	1,949	None.

AMERICAN CENTRAL INSURANCE COMPANY

Fire.....	256,985	32,111,309	23,986,722	114,345	98,256	29,882	None.
Auto "A".....	353			None.	None.	None.	None.
Tornado.....	3,182			9,992	1,178	8,814	None.
Totals.....	260,520			124,337	99,431	38,696	None.

AMERICAN LLOYDS, UNDERWRITERS AT

Fire.....	17,534	4,997,718	4,335,718	6,595	6,652	None.	None.
Sprinkler Leakage.....	3,211			3,587	3,785	558	None.
Totals.....	20,745			10,182	10,437	558	None.



TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—Continued.

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED

Nature of Business	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.	\$	\$	\$	\$	\$	\$	\$	
Auto "A"	525,289	64,471,701	54,502,958	335,749	275,317	57,682	2,750	In Canada, December 31, 1920.
Auto "B"	155,779			108,926	104,743	11,853	None.	
Hail.	222,018			95,523	95,523	None.	None.	
Totals.	903,086			540,198	475,583	69,535	2,750	

BRITISH TRADERS INSURANCE COMPANY, LIMITED

Fire.	270,720	28,492,549	24,882,797	121,630	123,954	19,420	2,000	In Canada, December 31, 1920.
Auto "A"	65,611			51,535	34,456	17,174	None.	
Auto "B"	54,870			26,112	24,910	2,357	250	
Hail.	118,792			47,312	47,312	None.	None.	
Totals.	509,993			246,589	230,632	38,951	2,250	

CAR AND GENERAL INSURANCE CORPORATION, LIMITED

Fire.	139,339	67,350,298	12,558,402	46,992	45,411	2,015	None.	In Canada, December 31, 1920.
Accident.	3,287			1,085	995	90	None.	
Auto "A"	24,267			9,706	8,244	1,480	None.	
Auto "B"	6,727			3,156	2,406	1,125	None.	
Hail.	331,781			115,715	115,715	None.	None.	
Liability.	1,522			25	85	None.	None.	
Sickness.	3,971			817	747	175	None.	
Totals.	510,894			177,496	173,603	4,885	None.	

COLUMBIA INSURANCE COMPANY.

Fire.	43,095	10,204,051	7,073,993	8,719	4,104	2,612	None.	In Canada, December 31, 1920.
Auto "A"	68,307			29,457	22,134	18,323	None.	
Auto "B"	13,633			19,815	9,667	10,148	None.	
Inland Transportation	11,262			1,554	3,054	None.	None.	
Totals.	136,297			59,545	38,959	31,083	None.	



CONNECTICUT FIRE INSURANCE COMPANY

Fire.....	201,204	30,261,591	26,038,209	80,105	75,579	15,191	349	In Canada,
Hail.....	176,316			83,628	83,730	--26	None.	December 31, 1920.
Totals.....	377,520			163,733	159,309	15,165	349	

THE CONTINENTAL INSURANCE COMPANY

Fire.....	557,939	88,305,470	62,022,436	281,352	282,607	30,817	In Canada, December 31, 1920.
Auto "A".....	6,515			4,191	4,191	None.	
Auto "B".....	2,281			1,899	1,874	25	
Explosion.....	4,021			None.	None.	None.	
Hail.....	175,991			77,350	77,350	50	
Tornado.....	3,753			50	None.		
Totals.....	750,500			364,842	366,022	30,892	None.

THE EAGLE, STAR AND BRITISH DOMINIONS INSURANCE COMPANY

Fire.....	449,392	89,823,785	51,991,753	180,378	161,873	17,030	In Canada, December 31, 1920.
Auto "A".....	12,220			None.	None.	None.	
Hail.....	103,951			45,372	45,372	None.	
Totals.....	565,563			225,750	207,245	17,030	2,000

EMPLOYERS' LIABILITY ASSURANCE CORPORATION LIMITED

Fire.....	832,258	103,766,440	101,004,264	415,143	401,723	49,668	In Canada December 31, 1920.
Accident.....	153,702			67,434	67,935	25,000	
Auto "A".....	98,772			60,766	53,290	8,673	
Auto "B".....	272,251			135,373	129,376	28,000	
Burglary.....	8,969			2,310	2,110	200	
Explosion.....	None.			None.	None.	None.	
Guarantee.....	89,928			31,838	27,838	24,500	
Hail.....	197,462			90,024	90,024	None.	
Liability.....	684,184			363,613	373,613	150,000	
Sickness.....	109,396			75,276	75,276	13,000	
Steam Boiler.....	900			None.	None.	None.	
Totals.....	2,447,822			1,241,780	1,221,185	299,041	66,120



TABLE V. ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920.—Continued.

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Nature of Business	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Net Amount of Losses Paid	Reserve for Unsettled Losses		Remarks
						Not Resisted	Resisted	
Fire.....	\$ 62,636	\$ 26,804,553	\$ 7,104,357	\$ 22,091	\$ 19,973	\$ 3,731	\$ 249	In Canada, December 31, 1920.
Auto "A".....	109			None.	None.	None.	None.	
Explosion.....	401			None.	None.	None.	None.	
Totals.....	63,146			22,091	19,973	3,731	249	

FIDELITY-PHENIX FIRE INSURANCE COMPANY

Fire.....	524,320	75,331,376	56,415,822	302,807	284,529	45,859	None.	In Canada, December 31, 1920.
Auto "A".....	6,258			4,191	4,191	None.	None.	
Auto "B".....	2,281			1,899	1,874	25	None.	
Explosion.....	7,068			None.	None.	None.	None.	
Hail.....	175,991			76,891	76,891	None.	None.	
Tornado.....	3,416			603	558	85	None.	
Totals.....	719,334			386,391	368,043	45,969	None.	

FIREMAN'S FUND INSURANCE COMPANY

Fire.....	251,654	29,345,458	29,283,275	188,120	232,113	28,813	None.	In Canada, December 31, 1920.
Auto "A".....	17,294			4,484	6,611	383	None.	
Inland Transportation.....	20,861			32,630	8,098	24,053	None.	
Totals.....	289,809			225,234	247,422	53,249	None.	

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED

Fire.....	581,523	62,280,274	61,512,085	286,623	273,128	50,754	7,340	In Canada, December 31, 1920.
Auto "A".....	27,851			18,878	18,263	4,594	None.	
Hail.....	231,219			62,132	62,171	None.	None.	
Totals.....	840,593			367,633	353,562	55,348	7,340	



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GLENS FALLS INSURANCE COMPANY

Fire.....	237,816	41,638,963	25,366,595	99,635	109,917	29,997	None.	In Canada, December 31, 1920.
Auto "A".....	32,182			35,949	36,671	1,358	2,500	
Auto "B".....	9,219			10,106	6,841	3,265	None.	
Explosion.....	5,379			None.	None.	None.	None.	
Hail.....	176,927			87,729	83,229	700	None.	
Inland Transportation.....	4,397			4,440	3,940	500	None.	
Sprinkler Leakage.....	1,106			None.	None.	None.	None.	
Tornado.....	2,300			-71	180	None.	None.	
Totals.....	469,326			237,788	240,778	35,820	2,500	

THE GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Fire.....	1,077,859	158,149,984	114,277,035	497,082	429,860	100,636	14,176	In Canada, December 31, 1920.
Auto "A".....	23,323			4,125	4,034	91	None.	
Auto "B".....	11,056			6,162	5,547	615	None.	
Explosion.....	77,360			None	None.	None.	None.	
Inland Transportation.....	1,430			34	34	None.	None.	
Totals.....	1,191,028			507,403	439,475	101,342	14,176	

GREAT AMERICAN INSURANCE COMPANY

Fire.....	611,855	85,710,018	70,090,293	412,773	369,239	124,300	None.	In Canada, December 31, 1920.
Auto "A".....	33,218			18,765	17,968	2,822	None.	
Auto "B".....	29,105			29,051	20,271	8,780	None.	
Explosion.....	-214			None.	None.	None.	None.	
Hail.....	94,676			26,288	26,153	135	None.	
Tornado.....	3,312			1,814	2,244	100	None.	
Totals.....	771,952			488,691	435,875	136,137	None.	

HARTFORD FIRE INSURANCE COMPANY

Fire.....	1,391,845	18,691,614	171,879,717	693,695	642,533	143,672	None.	In Canada, December 31, 1920.
Auto "A".....	50,228			11,291	10,895	436	None.	
Explosion.....	23,930			None.	None.	None.	None.	
Hail.....	681,923			294,740	294,809	None.	None.	
Inland Transportation.....	60,968			38,232	37,892	1,052	None.	
Sprinkler Leakage.....	25,274			11,438	11,524	None.	None.	
Tornado.....	48,381			3,84	29,426	647	None.	
Totals.....	2,282,549			1,053,236	1,027,079	145,837	None.	



TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—Continued.

HOME INSURANCE COMPANY

Nature of Business	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Net Amount of Losses Paid	Reserve for Unsettled Losses		Remarks
						Not Resisted	Resisted	
Fire.....	\$ 1,831,667	\$ 186,892,511	\$ 175,984,556	\$ 1,034,336	\$ 947,549	\$ 241,270	\$ None.	In Canada, December 31, 1920.
Auto "A".....	99,581	.....	.....	35,223	31,184	11,985	None.	
Auto "B".....	18,274	.....	.....	27,645	25,786	1,859	.....	
Explosion.....	15,962	.....	.....	None.	None.	None.	None.	
Hail.....	717,449	.....	.....	286,234	286,390	382	None.	
Sprinkler Leakage.....	10,675	.....	.....	7,161	5,191	2,075	None.	
Tornado.....	67,928	.....	.....	-9,216	107,131	5,932	None.	
Totals.....	2,761,536	.....	.....	1,381,413	1,403,231	263,503	None.	

INSURANCE COMPANY OF NORTH AMERICA

Fire.....	978,757	176,551,405	132,597,900	468,907	468,911	84,621	None.	In Canada, December 31, 1920.
Auto "A".....	70,830	.....	.....	49,505	44,824	5,469	None.	
Auto "B".....	14,285	.....	.....	11,890	6,777	5,509	None.	
Explosion.....	27,610	.....	.....	None.	None.	None.	None.	
Inland Transportation.....	23,349	.....	.....	None.	230	None.	None.	
Totals.....	1,114,831	.....	.....	530,302	520,762	95,599	None.	

THE INSURANCE COMPANY OF THE STATE OF PA.

Fire.....	202,374	28,097,646	20,775,227	92,176	75,416	27,944	None.	In Canada, December 31, 1920.
Tornado.....	1,466	.....	.....	70	70	None.	None.	
Totals.....	203,840	.....	.....	92,240	75,486	27,944	None.	



THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED

Fire.....	339,603	44,581,203	46,229,564	134,310	117,766	15,183	8,503
Accident.....	26,602	.....	.....	17,772	21,408	2,889	None.
Auto "A".....	6,156	.....	.....	6,249	3,808	2,441	None.
Auto "B".....	28,935	.....	.....	37,299	19,196	6,011	16,125
Burglary.....	13,947	.....	.....	6,491	6,305	1,100	None.
Liability.....	44,687	.....	.....	5,561	12,666	9,895	2,000
Plate Glass.....	10,504	.....	.....	6,485	5,881	604	None.
Sickness.....	8,688	.....	.....	15,534	16,090	1,952	None.
Totals.....	479,122	.....	.....	229,701	263,120	40,075	26,628

In Canada,  
December 31, 1920.

THE LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED

Fire.....	1,107,974	135,880,497	143,670,203	534,044	549,922	29,488	16,340
Auto "A".....	47,728	.....	.....	16,858	17,458	2,150	None.
Auto "B".....	2,687	.....	.....	17,223	7,139	885	9,200
Totals.....	1,158,389	.....	.....	568,125	574,519	32,523	25,540

In Canada,  
December 31, 1920.

THE LONDON ASSURANCE.

Fire.....	634,901	71,542,280	77,441,180	245,994	220,440	49,179	None.
Inland Transportation.....	5,520	.....	.....	None.	None.	None.	None.
Totals.....	640,421	.....	.....	245,994	220,440	49,179	None.

In Canada,  
December 31, 1920.

THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire.....	859,995	84,905,674	76,266,092	513,469	531,890	104,233	None.
Accident.....	115,868	.....	.....	55,965	58,878	15,292	None.
Auto "A".....	45,012	.....	.....	33,671	34,183	4,630	None.
Auto "B".....	149,177	.....	.....	82,257	71,485	30,785	25,000
Guarantee.....	127,368	.....	.....	30,650	24,540	16,910	None.
Hail.....	127,102	.....	.....	29,063	29,062	None.	None.
Liability.....	173,582	.....	.....	79,142	84,275	137,673	None.
Sickness.....	43,304	.....	.....	24,856	20,726	9,135	None.
Totals.....	1,641,408	.....	.....	849,073	855,039	318,658	25,000

In Canada,  
December 31, 1920.



TABLE V. Abstract of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—Continued.

THE MARINE INSURANCE COMPANY, LIMITED.

Nature of Business	Net Cash received for Premiums	Gross Amount of Policies, New and Renewed	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year	Net Amount of Losses Paid	Reserve for Unsettled Losses		Remarks
						Not Resisted	Resisted	
Fire.....	\$	\$	\$	\$	\$	\$	\$	In Canada, December 31, 1920
Auto "A".....	None.	None	None.	None	None	None	None	
Auto "B".....	42,855			7,887	11,343	2,217	None	
Inland Transportation.....	21,601			15,935	13,085	2,851	None.	
	44,838			4,808	4,808	None.		
Totals.....	109,294			28,630	29,236	5,068	None.	

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK.

Fire.....	107,966	13,801,450	12,442,383	58,651	46,416	17,237	None.	In Canada, December 31, 1920
Hail.....	105,042			56,285	56,285	None.	None.	
Totals.....	213,008			114,936	102,701	17,237	None.	

THE MOTOR UNION INSURANCE COMPANY, LIMITED.

Fire.....	None.	None.	None.	None	None.	None.	None.	In Canada, December 31, 1920
Auto "A".....	123,731			42,968	30,368	13,600	None.	
Auto "B".....	53,025			14,477	13,077	1,400	None.	
Totals.....	176,756			57,445	43,445	17,000	None.	

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

Fire.....	173,030	16,857,179	22,024,841	57,535	56,925	1,592	None.	In Canada, December 31, 1920
Auto "A".....	71			45	1,725	None.	None.	
Totals.....	173,101			57,580	58,650	1,592	None.	



NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	774,726	78,290,957	75,592,830	434,604	395,687	48,515	In Canada, December 31, 1920.
Auto "A".....	312			None.	None.	None.	
Tornado.....	650			None.	None.	None.	
Totals.....	775,688			434,604	395,687	48,515	None.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG, PA.

Fire.....	290,804	34,497,883	27,148,446	139,898	115,746	40,462	In Canada, December 31, 1920.
Tornado.....	1,443			523	518	5	
Totals.....	292,247			140,421	116,264	40,467	None.

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY.

Fire.....	17,414	4,558,233	2,068,220	62	62	None.	In Canada, December 31, 1920.
Plate Glass.....	17,891			17,642	19,549	None.	
Totals.....	35,305			17,704	19,611	None.	

THE NEWARK FIRE INSURANCE COMPANY.

Fire.....	115,608	18,009,518	10,128,740	41,745	38,717	8,213	In Canada, December 31, 1920.
Auto "A".....	2,627			360	360	None.	
Auto "B".....	178			20	20	None.	
Totals.....	118,413			42,125	39,097	8,213	None.

NEW JERSEY INSURANCE COMPANY.

Fire.....	84,438	10,816,996	1,729,990	18,864	17,262	2,217	In Canada, December 31, 1920.
Auto "A".....	5,493			2,418	2,419	346	
Totals.....	89,931			21,282	19,681	2,563	



TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance for 1920—Continued.

NIAGARA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
Fire.....	\$	\$	\$	\$	\$	\$	\$	In Canada, December 31, 1920.
Auto "A".....	363,333	59,667,196	37,921,990	162,524	161,108	28,635	9,867	
Auto "B".....	10,963	.....	.....	6,175	6,666	205	None.	
Explosion.....	1,181	.....	.....	1,018	1,038	50	None.	
Tornado.....	4,019	.....	.....	None.	None.	None.	None.	
Totals.....	379,825	.....	.....	169,671	171,906	28,920	9,867	

THE NORTHERN ASSURANCE COMPANY, LIMITED.

Fire.....	1,214,316	124,166,090	137,152,917	594,964	577,075	96,753	17,800	In Canada, December 31, 1920.
Accident.....	10,195	.....	.....	2,609	1,919	660	None.	
Auto "A".....	27,179	.....	.....	22,122	13,206	8,916	None.	
Auto "B".....	38,723	.....	.....	20,172	15,461	4,711	None.	
Burglary.....	26	.....	.....	None.	None.	None.	None.	
Guarantee.....	1,528	.....	.....	None.	None.	None.	None.	
Plate Glass.....	12,186	.....	.....	2,975	2,795	180	None.	
Liability.....	7,719	.....	.....	5,957	3,477	2,480	None.	
Sickness.....	12,570	.....	.....	3,999	3,109	890	None.	
Totals.....	1,324,472	.....	.....	652,798	617,072	114,590	17,800	

NORTHWESTERN MUTUAL FIRE ASSOCIATION.

Fire.....	98,940	.....	.....	41,121	15,820	22,593	None.	In Canada, December 31, 1920.
Auto "A".....	2,732	.....	.....	64	64	None.	None.	
Auto "B".....	2,817	.....	.....	2,643	2,085	559	None.	
Totals.....	104,519	.....	.....	43,828	17,969	23,152	None.	



NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	312,456	28,830,750	37,115,794	106,488	103,624	5,042	None.	In Canada, December 31, 1920.
Auto "A".....	25,947			9,345	10,557	1,442	None.	
Auto "B".....	14,574			14,111	11,829	2,282	None.	
Tornado.....	407			50	45	6	None.	
Totals.....	353,384			129,994	126,055	8,772	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	1,179,151	116,691,873	132,765,977	455,396	485,157	70,078	12,250	In Canada, December 31, 1920.
Accident.....	77,661			32,958	30,731	6,502	None.	
Auto "A".....	86,853			35,114	36,739	3,547	None.	
Auto "B".....	120,037			44,288	50,520	9,586	None.	
Liability.....	30,229			10,954	15,408	4,412	1,375	
Plate Glass.....	33,515			13,108	13,337	2,021	None.	
Sickness.....	73,328			57,293	54,610	9,059	None.	
Totals.....	1,600,774			649,111	686,505	105,205	13,625	

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Fire.....	367,199	44,077,867	43,052,545	165,508	171,549	13,930	None.	In Canada, December 31, 1920.
Accident.....	183,536			68,247	64,233	25,255	630	
Auto "A".....	133,975			84,042	74,256	12,350	None.	
Auto "B".....	144,823			59,748	62,448	24,300	None.	
Burglary.....	5,838			3,729	1,729	2,500	None.	
Guarantee.....	27,231			7,294	—596	9,360	None.	
Liability.....	216,564			111,242	75,273	108,807	None.	
Plate Glass.....	84,907			50,107	50,447	3,660	None.	
Sickness.....	95,895			47,142	51,942	8,200	None.	
Totals.....	1,259,968			597,059	551,281	208,362	600	

THE PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

Fire.....	468,319	79,462,852	59,285,489	160,545	161,423	21,611	1,638	In Canada, December 31, 1920.
Auto "A".....	24,241			23,549	20,251	3,299	None.	
Hail.....	176,317			80,683	83,729	—26	None.	
Totals.....	668,877			264,777	265,403	24,884	1,638	



TABLE V.—Abstract of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc., business transacted by Companies transacting Fire and other classes of Insurance, for 1920—*Continued.*

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire	320,332	39,524,362	27,905,235	161,866	158,935	39,552	None.	In Canada, December 31, 1920.
Auto "A"	27,738			16,707	14,130	2,682	None.	
Auto "B"	6,227			1,038	1,479	368	None.	
Explosion	931			None.	• None.	None.	None.	
Totals.	355,228			179,611	174,544	42,602	None.	

QUEEN INSURANCE COMPANY OF AMERICA.

Fire.	806,787	84,735,256	99,072,651	328,443	308,608	57,598	10,000	In Canada, December 31, 1920.
Auto "A"	56,080			31,054	22,353	9,375	None.	
Auto "B"	21,455			18,287	20,082	1,530	None.	
Inland Transportation	53			None.	None.	None.	None.	
Totals	887,381			377,784	351,133	68,503	10,000	

RAILWAY PASSENGERS ASSURANCE COMPANY.

Fire.	None.	None.	None.	None.	None.	None.	None.	In Canada, December 31, 1920.
Accident	54,212			13,378	15,023	3,030	None.	
Auto "A"	26,918			12,755	11,679	1,600	210	
Auto "B"	85,827			39,108	42,148	9,570	625	
Burglary.	1,843			434	359	125	None.	
Guarantee.	12,609			—227	348	75	3,000	
Liability.	119,189			46,852	38,012	44,110	2,000	
Plate Glass	43,129			24,732	22,134	6,570	300	
Sickness	31,505			21,891	20,736	4,055	None.	
Totals	375,232			158,923	150,439	69,135	6,135	



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THE ROYAL EXCHANGE ASSURANCE.

Fire .....	800,730	108,060,767	98,698,092	350,864	351,553	10,502	None.	In Canada, December 31, 1920.
Accident .....	12,743			6,137	6,538	557	None.	
Auto "A" .....	53,780			29,546	39,011	1,226	None.	
Auto "B" .....	57,905			33,231	38,754	2,015	None.	
Liability .....	35,588			17,656	18,170	6,792	None.	
Sickness .....	7,573			3,855	4,900	215	None.	
Totals .....	998,319			441,259	458,976	21,307	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire .....	429,363	68,475,692	49,998,567	162,899	167,945	27,782	None.	In Canada, December 31, 1920.
Auto "A" .....	51,888			15,461	25,681	2,946	900	
Auto "B" .....	8,022			9,988	8,220	1,769	None.	
Inland Transportation .....	43,348			9,477	10,732	1,093	None.	
Tornado .....	13,959			4,523	12,719	853	None.	
Totals .....	546,580			202,348	225,297	34,443	900	

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED

Fire .....	119,654	13,694,737	10,903,294	34,243	24,366	10,500	None.	In Canada, December 31, 1920.
Accident .....	17,764			5,790	3,128	2,722	None.	
Auto "A" .....	23,810			12,683	9,488	2,045	None.	
Auto "B" .....	18,585			8,844	6,479	1,815	None.	
Guarantee .....	807			None.	None.	None.	None.	
Liability .....	170,634			108,040	88,270	27,895	4,750	
Sickness .....	20,812			10,134	10,526	638	None.	
Totals .....	372,066			179,734	142,257	45,615	4,750	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire .....	464,627	57,827,488	66,541,215	195,186	175,581	29,546	None.	In Canada, December 31, 1920.
Auto "A" .....	16,070			6,591	11,586	1,173	None.	
Auto "B" .....	11,487			10,905	8,476	2,429	None.	
Explosion .....	17			None.	None.	None.	None.	
Sprinkler Leakage .....	2,062			480	None.	600	None.	
Tornado .....	785			244	244	None.	None.	
Totals .....	495,048			213,406	195,887	33,748	None.	



TABLE V.—Abstract of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1920.—Continued.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Nature of Business	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks
						Not Resisted.	Resisted.	
Fire.....	\$ 451,810	\$ 75,975,336	\$ 56,045,221	\$ 259,642	\$ 214,029	\$ 98,183	\$ None.	In Canada, December 31, 1920.
Auto "A".....	5,742			None.	None.	None.	None.	
Sprinkler Leakage.....	3,648			None.	None.	None.	None.	
Tornado.....	2,742			5,398	43	5,400	None.	
Totals.....	463,942			265,040	214,072	103,583		

THE TRADERS AND GENERAL INSURANCE ASSOCIATION, LIMITED.

Fire.....	47,903	6,933,056	5,595,961	7,789	4,656	3,127	None.	In Canada, December 31, 1920.
Auto "A".....	3,794			None.	None.	None.	None.	
Auto "B".....	3,896			1,215	None.	1,215	None.	
Totals.....	55,593			9,004	4,656	4,342		

UNION ASSURANCE SOCIETY, LIMITED.

Fire.....	778,316	95,289,977	90,207,836	320,589	305,609	48,226	None.	In Canada, December 31, 1920.
Auto "A".....	3,911			1,101	569	532	None.	
Auto "B".....	1,364			10	10	None.	None.	
Inland Transportation.....	10,738			222	222	None.	None.	
Totals.....	794,329			321,922	306,410	48,758		



UNION INSURANCE SOCIETY OF CANTON, LIMITED.

Fire.....	547,274	66,988,619	57,770,634	277,272	255,081	44,512	In Canada, December 31, 1920.
Auto ("A").....	44,151	.....	.....	35,510	30,536	5,104	
Auto ("B").....	63,959	.....	.....	38,510	33,461	6,829	
Hail.....	149,488	.....	.....	49,294	49,294	None.	
Inland Transportation.....	95,235	.....	.....	109,940	123,804	10,589	
Totals.....	900,107	.....	.....	510,526	492,176	67,034	200

THE UNION MARINE INSURANCE COMPANY, LIMITED.

Fire.....	None.	None.	None.	None.	None.	None.	In Canada, December 31, 1920.
Auto ("A").....	12,546	.....	.....	11,014	10,047	1,332	
Auto ("B").....	7,287	.....	.....	1,744	417	1,326	
Inland Transportation.....	581	.....	.....	9	9	None.	
Totals.....	20,414	.....	.....	12,767	10,473	2,658	None.

UNITED STATES FIRE INSURANCE COMPANY.

Fire.....	173,016	25,734,342	19,346,358	60,956	15,359	17,427	In Canada, December 31, 1920.
Auto ("A").....	2,233	.....	.....	None.	None.	None.	
Explosion.....	1,879	.....	.....	None.	None.	None.	
Tornado.....	45	.....	.....	None.	None.	None.	
Totals.....	177,173	.....	.....	60,956	15,359	17,427	None.

WESTCHESTER FIRE INSURANCE COMPANY.

Fire.....	288,789	43,057,353	26,629,183	116,881	109,850	29,098	In Canada, December 31, 1920.
Explosion.....	1,308	.....	.....	None.	None.	None.	
Hail.....	176,317	.....	.....	83,628	83,730	None.	
Totals.....	466,414	.....	.....	200,509	193,580	29,098	1,740



TABLE V.—ABSTRACT of Fire Insurance done by Canadian Companies which transact business outside of the Dominion, and of Fire, etc. business transacted by Companies transacting Fire and other classes of Insurance, for 1920.—*Concluded.*

YORKSHIRE INSURANCE COMPANY, LIMITED.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	Reserve for Unsettled Losses.		Remarks.
						Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	
Fire.....	558,235	53,458,618	68,473,310	364,061	318,642	38,342	30,299	In Canada, December 31, 1920.
Accident.....	20,629	.....	.....	22,374	22,048	5,765	None.	
Auto "B".....	63,930	.....	.....	21,675	29,234	9,472	None.	
Liability.....	105,387	.....	.....	44,870	27,985	40,518	None.	
Live Stock.....	37,924	.....	.....	19,766	17,611	3,510	None.	
Marine.....	1,779	.....	.....	353	353	None.	None.	
Plate Glass.....	14,687	.....	.....	8,082	7,072	1,948	None.	
Sickness.....	23,589	.....	.....	29,168	29,538	5,124	None.	
Totals.....	826,160	.....	.....	510,349	452,483	104,679	30,299	



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TABLE VI.—FIRE INSURANCE transacted in Canada in 1920.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums Charged per cent of risks taken.	The same for 1919.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of pre- miums received	The same for 1919.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Acadia Fire.....	39,463,850	533,233 72	1.35	1.36	230,141 45	99,672 41	43.31	46.24
Antigonish Farmers.....	397,850	3,326 13	84	75	3,326 13	1,170 25	35.18	31.04
Beaver Fire.....	9,118,068	123,683 49	1.36	1.59	34,759 51	7,153 48	20.58	18.91
British America.....	140,517,056	1,428,980 52	1.02	1.05	902,603 01	383,299 16	42.47	37.16
British Colonial.....	37,332,623	521,890 65	1.40	1.36	222,950 27	119,324 00	53.52	52.15
British Northwestern.....	34,238,468	315,878 84	92	1.05	158,029 81	52,726 43	33.36	46.59
Canada Accident and Fire.....	31,077,794	338,574 63	1.09	92	120,514 57	51,097 72	42.40	35.81
Canada National.....	26,364,244	388,141 94	1.28	1.45	204,988 29	61,282 15	29.90	34.94
Canada Security.....	26,297,974	233,478 34	89	2.01	68,353 71	28,404 17	41.55	5.32
Canadian Fire.....	54,474,036	759,617 92	1.39	1.49	368,484 55	117,476 07	31.88	33.23
Canadian Indemnity.....	13,745,270	198,716 49	1.45	1.50	116,106 56	28,430 71	24.49	34.35
Canadian Lumbermen's.....	1,818,354	43,043 46	2.37	2.27	2,503 14	None.		
Canadian Surety.....	None.	None.			None.	None.		
Cumberland Farmers.....	190,650	3,813 00	2.00	2.02	1,906 47	1,238 00	64.94	21
Dominion Fire.....	64,859,228	811,944 30	1.25	1.26	436,154 08	182,430 17	41.83	39.43
Dominion of Canada Guarantee and Accident.....	12,552,463	135,485 94	1.08	1.04	78,343 06	23,627 23	30.16	27.54
Fire Insurance Co. of Canada.....	49,906,578	470,275 93	94	91	184,636 51	83,240 46	45.08	14.69
General Accident of Canada.....	14,596,072	136,935 23	94	1.07	48,036 42	16,960 22	35.31	38.31
Globe Indemnity.....	45,337,106	466,177 72	1.03	96	193,181 44	63,993 68	33.13	38.45
Grain Insurance.....	65,279,297	212,106 18	32		201,490 02	29,002 34	14.39	
Guardian Insurance Co. of Canada.	21,376,221	250,182 51	1.17	1.07	62,729 02	24,480 08	44.84	13.04
Halifax Fire.....	3,072,465	51,674 25	1.68	1.45	30,759 94	13,200 92	42.92	125.59
Hudson Bay.....	32,654,549	430,765 91	1.32	1.32	228,808 38	89,434 16	39.09	52.67
Imperial Guarantee and Accident.	None.	None.			None.	None.		
Imperial Underwriters.....	38,826,703	341,888 17	88	87	150,047 25	67,553 85	45.02	47.94
Kings Mutual.....	1,793,825	46,659 50	2.60	1.05	20,308 46	4,231 80	20.84	14.38
Liverpool Manitoba.....	49,908,233	573,553 29	1.15	1.09	313,849 08	96,659 31	30.80	38.99
London and Lancashire Guarantee and Accident.....	None.	None.			None.	None.		
London Mutual.....	106,481,592	1,036,680 57	97	93	568,872 64	255,096 41	44.84	46.12
Mercantile.....	42,385,625	411,113 77	97	94	360,788 09	154,030 82	42.69	32.52
Mount Royal.....	107,314,248	1,265,923 71	1.18	1.24	629,200 18	277,151 38	44.05	48.74
Mutual Fire.....	959,061	21,547 37	2.25	2.00	20,253 10	8,630 44	42.61	32.68
North American Accident.....	None.	None.			None.	None.		
North Empire.....	36,516,702	468,369 60	1.28	1.18	157,956 30	92,124 16	58.32	76.22
North West.....	25,233,226	301,285 89	1.19	1.12	163,833 16	63,166 89	38.56	48.60
Occidental.....	40,541,442	523,800 01	1.29	1.17	247,729 05	92,206 47	37.22	47.56
Pacific Coast.....	29,161,442	324,141 33	1.11	93	152,674 81	54,276 34	35.55	28.48
Pacific Marine.....	1,329,687	21,418 15	1.61		9,017 97	1,105 78	12.26	
Pictou County Farmers'.....	569,400	4,364 58	77	80	4,364 58	2,760 59	63.25	36.65
Quebec.....	113,173,003	443,421 45	39	88	376,748 70	178,862 48	47.48	40.87
Reliance.....	165,606	689 10	41		486 93	None.		
Scottish Canadian.....	None.	None.			None.	None.		
Western.....	182,404,172	1,996,928 90	1.09	1.14	917,483 41	380,942 11	41.52	53.98
Totals.....	1,501,434,183	15,639,712 49	1.04	1.12	7,992,420 05	3,206,442 64	40.12	42.65



TABLE VI.—FIRE INSURANCE transacted in Canada in 1920—Continued.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1919.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of pre- miums received.	The same for 1919.
<i>British Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Alliance.....	50,118,433	486,079 08	0.97	0.93	428,771 33	190,882 46	44.52	33.28
Atlas.....	74,460,508	904,537 92	1.21	1.22	751,263 24	264,202 29	35.17	47.93
British Crown.....	64,471,701	774,918 00	1.20	1.24	525,288 94	275,316 64	52.41	41.87
British General.....	21,432,086	179,647 55	0.84		107,559 57	29,151 89	27.10	
British Traders.....	28,492,549	349,370 55	1.23	1.19	270,719 95	123,954 49	45.79	30.78
Caledonian.....	67,809,630	720,829 85	1.06	1.02	523,646 40	213,115 13	40.70	37.32
Car and General.....	67,350,298	254,926 94	0.38	0.53	139,339 05	45,410 76	32.59	39.97
Century.....	36,492,455	423,736 59	1.16	1.69	291,023 09	118,631 55	40.76	36.91
China.....	1,039,497	17,792 47	1.71	1.59	9,935 88	554 29	5.58	
Commercial Union.....	151,691,926	1,515,838 28	1.00	0.95	1,183,676 17	582,640 36	49.22	33.77
Eagle Star and British Dominions	89,823,785	632,720 65	0.70	0.83	449,391 95	161,873 03	36.02	32.30
Employers' Liability.....	103,766 446	1,027,644 41	0.99	0.97	832,257 75	401,723 40	48.27	39.14
Essex and Suffolk.....	10,088,869	115,448 99	1.14		49,392 76	4,376 88	8.86	
General Accident Fire.....	62,280,274	662,965 62	1.06	1.02	581,522 69	273,127 72	46.97	37.38
Guardian Assurance.....	183,017,498	2,091,107 82	1.14	1.10	1,753,853 58	740,269 95	42.21	41.53
Law, Union and Rock.....	44,581,203	426,400 74	0.96	0.94	339,603 26	117,766 16	34.68	30.11
Liverpool and London and Globe..	189,568,900	2,026,149 71	1.07	1.09	1,658,181 29	735,059 68	44.33	47.40
London Guarantee.....	84,905,674	1,036,738 37	1.22	1.12	859,994 64	531,889 80	61.85	49.95
London and Lancashire.....	135,880,497	1,392,341 53	1.02	1.02	1,107,974 06	549,922 46	49.63	44.14
London Assurance.....	71,542,280	736,724 24	1.03	0.98	634,901 29	220,439 87	34.72	25.80
Marine.....	None.	None.			None.	None.		
Merchants' Marine.....	None.	None.			None.	None.		
Motor Union.....	None.	None.			None.	None.		
National Benefit.....	5,400,000	70,000 00	1.30	1.67	52,322 69	18,402 75	35.17	53.68
National Prov. Plate Glass.....	4,558,233	33,210 85	0.73		17,414 32	61 73	0.35	
North British and Mercantile.....	141,795,180	1,532,504 22	1.08	1.07	1,252,237 62	636,982 77	50.87	44.60
Northern Assurance.....	124,166,090	1,418,999 91	1.14	1.19	1,214,345 52	577,075 40	47.52	41.49
Norwich Union Fire.....	116,691,873	1,341,343 11	1.15	1.13	1,179,151 30	485,156 94	41.14	41.24
Ocean, Accident and Guarantee....	44,077,867	481,968 72	1.09	1.04	367,199 06	171,549 10	46.72	44.18
Palatine.....	56,268,871	598,731 25	1.06	1.01	487,715 00	246,558 21	50.55	37.72
Phoenix of London.....	143,616,566	1,771,918 01	1.23	1.25	1,297,218 05	363,526 77	28.02	42.44
Provincial.....	18,655,252	179,903 67	0.96	0.87	153,053 13	54,634 93	35.70	36.90
Queensland.....	32,213,567	342,586 17	1.06	1.12	280,674 45	106,359 14	37.89	39.78
Railway Passengers.....	None.	None.			None.	None.		
Royal Exchange.....	108,060,767	972,622 33	0.90	0.93	800,729 72	351,553 27	43.90	39.57
Royal Insurance.....	236,836,477	2,629,154 19	1.11	1.13	2,178,381 93	856,798 88	39.33	44.99
Royal Scottish.....	22,612,738	224,736 39	0.99		173,357 73	58,486 33	33.74	
Scottish Metropolitan.....	13,694,738	154,991 13	1.13	1.35	119,654 39	24,365 63	20.36	
Scottish Union.....	57,827,488	564,465 83	0.98	0.94	464,627 37	175,580 51	37.79	35.92
Sun Insurance.....	99,476,150	1,054,744 99	1.06	1.00	842,503 65	363,051 71	43.09	45.39
Traders and General.....	6,933,056	83,590 96	1.21		47,903 22	4,656 48	9.72	
Union Assurance Society.....	95,289,977	1,019,422 30	1.07	1.00	778,315 59	305,608 73	39.27	45.35
Union of Canton.....	66,988,619	719,322 98	1.07	0.98	547,273 71	255,081 40	46.61	30.85
Union Marine.....	None.	None.			None.	None.		
Yangtze.....	1,304,602	22,011 68	1.69	2.37	15,066 85	443 81	2.95	
Yorkshire.....	53,458,618	676,132 57	1.26	1.25	558,234 80	318,641 63	57.08	40.23
Totals.....	2,988,741,238	31,668,280 57	1.06	1.06	25,325,676 99	10,954,884 93	43.26	41.16



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TABLE VI.— FIRE INSURANCE transacted in Canada in 1920.—*Concluded.*

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1919.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of pre- miums received	The same for 1919.
<i>Foreign Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Ætna .....	71,298,757	725,842 98	1.02	1.13	569,474 89	224,575 62	39.44	42.46
Agricultural.....	2,269,806	39,640 45	1.75	1.75	31,558 49	3,567 85	11.31	32.92
Alliance Insurance.....	35,040,741	295,211 90	84	69	204,366 59	106,055 06	51.89	31.30
American Alliance.....	1,710,787	31,886 49	1.86	1.57	6,389 19	951 52	14.89	20.70
American Central.....	32,111,309	315,125 40	98	84	256,985 13	98,252 45	38.23	43.57
American Equitable.....	11,245,576	102,022 95	91	49	78,596 39	35,509 84	45.18	
American Insurance.....	7,571,841	94,882 36	1.25	1.26	63,488 87	22,871 18	36.02	42.25
American Lloyds.....	4,997,718	19,740 67	39	40	17,534 46	6,652 27	37.94	21.89
Boston.....	14,314,809	131,301 69	92	1.06	122,265 40	68,794 89	56.27	34.19
Caledonian-American.....	6,487,006	70,006 88	1.08		18,046 76	244 23	1.35	
California.....	18,004,072	152,384 86	85	77	107,106 27	21,358 78	19.94	40.09
Citizens of Missouri.....	3,261,429	53,772 92	1.65	1.41	41,005 18	9,580 51	23.36	11.37
Columbia.....	10,204,051	109,747 57	1.08		43,094 59	4,104 20	9.52	
Commercial Union of N.Y.....	1,059,791	17,399 57	1.64	1.51	7,801 39	1,711 09	21.93	5.65
Connecticut.....	30,261,591	340,298 81	1.12	1.06	201,203 64	75,579 47	37.56	37.62
Continental.....	88,305,470	871,362 59	99	1.10	557,938 73	282,606 68	50.65	42.27
Equitable Fire and Marine.....	26,804,553	269,936 89	1.01	1.03	62,636 11	19,973 02	31.89	45.44
Fidelity—Phenix.....	75,331,376	780,492 66	1.04	1.12	524,319 75	284,528 57	54.27	39.77
Fire Association of Philadelphia....	8,348,298	105,097 65	1.26	1.18	77,237 46	29,074 48	37.64	30.52
Fireman's Fund.....	29,340,458	312,993 64	1.07	94	251,654 38	232,112 51	92.23	44.22
Firemen's Insurance.....	14,470,525	165,113 05	1.14	1.13	144,731 22	63,711 89	44.02	20.25
General of Paris.....	30,893,974	268,951 36	87	83	171,370 06	70,446 07	41.11	42.80
Girard.....	4,698,405	48,660 38	1.04	77	36,528 35	17,843 80	48.85	
Glens Falls.....	41,638,963	372,606 45	89	84	237,815 53	109,916 65	46.22	39.14
Globe and Rutgers.....	158,149,984	1,530,047 84	97	97	1,077,859 22	429,859 66	39.88	50.21
Great American.....	85,710,018	838,945 63	98	95	611,854 63	369,239 25	60.35	50.23
Hardware Dealers.....	91,801	3,154 83	3.44		1,167 63	92 84	7.95	
Hartford Fire.....	181,691,614	1,741,627 70	96	99	1,391,844 94	642,533 16	46.16	41.12
Home.....	186,892,511	2,346,755 69	1.26	1.13	1,831,666 84	947,548 90	51.73	42.59
Insurance Co. of North America...	176,551,405	1,374,726 90	78	81	978,756 62	468,910 56	47.91	41.01
Insurance Co. of State of Pennsylvan- ia.....	28,097,646	253,014 15	90	84	202,373 57	75,415 74	37.27	47.93
Lumbermen's Underwriting Alliance.....	18,287,323	306,645 04	1.68	1.81	240,629 63	187,507 21	77.92	25.62
Manufacturing Lumbermen's.....	13,421,474	271,369 76	2.02	1.84	193,695 07	63,675 16	32.87	115.48
Manufacturing Woodworkers.....	5,468,225	94,006 41	1.72		74,155 94	46,456 31	62.65	
Mechanics and Traders.....	1,834,628	57,419 06	3.13	2.47	36,611 33	3,576 36	9.77	101.86
Merchants Fire.....	13,801,450	128,957 26	93	1.27	107,965 61	46,415 72	42.99	6.27
Millers National.....	3,738,425	50,435 48	1.35	1.39	40,036 71	45,851 37	114.52	34.76
Minnesota Implement.....	91,801	3,154 83	3.44		1,167 63	92 84	7.95	
National-Ben Franklin.....	16,857,179	202,143 86	1.20	1.19	173,030 34	56,925 31	32.90	29.36
National Fire of Hartford.....	78,290,957	1,055,620 58	1.35	1.11	774,725 58	395,686 71	51.07	34.92
National Liberty.....	169,600	1,976 47	1.17		606 59	None.		
National Union.....	34,497,883	373,664 62	1.08	94	290,803 52	115,745 66	39.80	42.36
La Nationale.....	66,622,743	716,594 43	1.08	1.04	626,079 75	260,340 20	41.58	43.30
Newark.....	18,009,518	216,375 85	1.20	1.14	115,607 85	38,716 59	33.49	15.42
New Hampshire.....	12,352,243	98,895 72	80	1.16	90,235 41	50,769 49	56.26	28.31
New Jersey.....	10,816,996	131,178 86	1.21	1.12	84,437 81	17,261 98	20.44	5.58
Niagara.....	59,667,196	595,447 16	1.00	96	363,332 79	164,107 64	45.17	36.16
Northwestern Mutual.....	7,063,501	140,261 98	1.99	1.54	98,939 60	15,820 54	15.99	37
Northwestern National.....	28,830,750	348,736 50	1.21	1.22	312,456 02	103,624 41	33.16	32.98
Phenix of Paris.....	33,460,789	326,137 10	97	88	204,954 54	80,390 53	39.22	45.16
Phenix of Hartford.....	79,462,852	825,912 54	1.04	98	468,319 37	161,423 07	34.47	42.28
Providence, Washington.....	39,524,362	351,626 49	89	1.02	320,332 04	158,935 09	49.62	49.57
Queen of America.....	84,735,256	1,007,350 73	1.19	1.34	806,786 73	308,697 52	38.26	46.17
Retail Hardware.....	91,801	3,154 83	3.44		1,167 63	92 84	7.95	
St. Paul Fire and Marine.....	68,475,692	615,655 23	90	94	429,363 10	167,945 22	39.11	39.87
Springfield Fire and Marine.....	75,975,336	700,817 14	92	96	451,810 39	214,029 41	47.37	46.01
Sterling.....	385,410	4,209 82	1.09		None.	None.		
Stuyvesant.....	12,740,267	158,823 98	1.25	1.36	111,869 11	38,423 42	34.35	60.03
Tokio.....	2,883,467	21,524 45	75		7,629 22	499 07	6.54	
L'Union of Paris.....	40,142,420	415,355 56	1.03	1.41	332,612 73	161,733 79	48.63	40.51
United States Fire.....	25,734,342	223,616 04	87	97	173,016 41	15,358 67	8.88	
Vulcan.....	15,149,069	145,713 63	96	71	97,917 51	30,217 05	30.86	30.50
Westchester.....	43,057,353	459,242 62	1.07	99	288,789 34	109,850 49	38.04	38.85
Totals.....	2,298,496,593	23,834,776 94	1.04	1.02	17,247,757 58	7,783,792 41	45.13	41.97
Grand Totals.....	6,788,672,014	71,142,770 00	1.05	1.06	50,565,854 62	21,945,119 98	43.40	41.67



TABLE VII.—Showing Total Assets, and their Nature of Canadian Companies transacting business of Fire and other Insurance.

No.	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks	Cash on hand and in Banks or deposited with Govts	Interest and Rents due and Accrued	Agents' Balances and Premiums uncollected	Other Assets	Total Assets	Nature of Business
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Acadia Fire.....	18,000 00	18,000 00	359,165 00	383,493 00	65,464 35	None	67,101 59	2,646 48	913,870 42	Fire and Hail.
2	Antigonish Farmers..	None	None	1,200 00	None	3,055 46	None	None	None	4,255 46	Fire.
3	Beaver Fire.....	None	86,406 25	247,766 95	None	31,998 44	7,382 37	17,755 88	1,385 60	392,695 49	Fire.
4	British America.....	220,000 00	2,700 00	2,486,277 49	178,993 00	606,702 71	39,233 48	768,121 97	109,583 49	4,411,612 14	Fire, Auto, Explosion, Hail and Inland Transp. and Marine.
5	British Colonial.....	None	None	187,782 69	None	141,173 19	3,426 80	42,585 88	12,518 18	387,486 74	Fire.
6	British Northwestern..	2,000 00	98,828 46	200,431 43	32,430 00	(a) 72,636 94	8,307 43	92,540 08	11,844 78	519,019 12	Fire.
7	Canada Accident and Fire.....	None	None	(b) 491,915 23	(b) 19,400 00	60,984 45	3,940 97	81,124 63	24,466 47	681,831 75	Fire, Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.
8	Canada National....	377,910 61	1,115,693 84	552,691 37	60,325 00	(c) 267,364 46	226,704 42	43,279 08	18,870 06	2,662,838 84	Fire.
9	Canada Security.....	None	None	354,033 34	None	34,661 51	3,182 92	113,806 07	13,980 02	519,663 86	Fire and Hail.
10	Canadian Fire.....	125,000 00	223,741 24	747,944 05	None	(d) 636,763 35	4,974 87	78,292 01	634 34	1,817,349 86	Fire and Auto.
11	Canadian Indemnity..	None	223,854 75	249,921 38	9,000 00	51,474 15	6,833 05	15,288 48	5,006 29	561,378 10	Fire and Hail.
12	Canadian Lumbermen's.....	None	None	57,756 69	None	4,012 80	155 19	2,532 72	None	64,457 40	Fire.
13	Canadian Surety .....	None	None	(b) 419,968 19	None	39,632 52	6,452 69	41,693 17	1,672 65	503,419 22	Auto, Burglary, Forgery, Guarantee, and Plate Glass.
14	Cumberland Farmers..	None	None	1,485 00	None	2,963 70	None	74 90	101 00	4,624 60	Fire.
15	Dominion Fire .....	None	12,500 00	(b) 816,430 16	(b) 46,160 00	18,272 84	7,402 99	75,297 27	2,422 15	978,485 41	Fire, Auto, Hail and Marine.
16	Dom. of Can. G'tee and Accident.....	5,000 00	20,602 52	840 451 01	None	8,443 34	14,086 51	180,186 74	28,430 42	1,097,200 54	Fire, Accident, Auto, Burglary, G'tee, Pl. Glass, Sickness and Steam Boiler.
17	Fire Insurance Co. of Canada.....	None	None	338,369 42	36,400 00	39,427 48	2,790 68	40,687 75	16,568 37	474,243 70	Fire.
18	General Accident of Canada.....	None	None	531,393 78	53,212 50	66,825 99	7,250 32	100,510 11	12,191 54	771,384 24	Fire, Accident, Auto, Burglary, G'tee, Hail, Sickness and Steam Boiler.
19	Globe Indemnity.....	29,204 33	None	703,964 04	None	154,197 32	8,677 13	277,678 15	15,832 16	1,189,553 13	Fire, Accident, Auto, Burglary, G'tee and Sickness.
20	Grain Insurance.....	None	None	241,562 50	None	98,812 95	1,922 58	14,415 49	34,096 99	390,810 51	Fire and Guarantee.
21	Guardian Ins. Co. of Canada.....	None	None	689,783 55	None	93,921 99	7,214 65	127,820 38	2,849 02	921,589 59	Fire, Accident, Auto, Burglary, G'tee, Pl Glass and Sickness.
22	Halifax Fire .....	25,000 00	None	85,087 50	312,704 60	10,589 19	288 96	8,607 93 (c)	18,235 00	460,513 18	Fire.
23	Hudson Bay .....	80,732 13	20,156 93	283,853 83	None	78,682 46	3,676 91	42,035 42	1,879 82	511,017 50	Fire.



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24	Imperial G'tee and Accident.....	1,414 81	9,475 00	365,227 46	None	59,321 15	2,221 16	92,385 51	(f)	10,900 86	540,945 95	Accident, Auto G'tee, Pl. Glass and Sickness.	24
25	Imperial Underwriters.....	10,000 00	87,713 35	228,103 20	None	(g)98,665 99	7,944 80	32,546 39		1,065 83	466,039 56	Fire.	25
26	Kings Mutual.....	None	9,100 00	25,285 59	None	10,272 55	767 40	None		669 22	46,094 76	Fire.	26
27	Liverpool Manitoaba.....	None	None	993,950 74	None	124,710 64	11,680 30	45,107 42		8 59	1,175,457 69	Fire and Explosion.	27
28	London and Lanc. G'tee and Accident.	125,011 50	None	550,487 70	None	172,926 02	8,777 51	75,197 07		--16,454 41	915,945 39	Accident, Auto, Burglary, G'tee, Pl. Glass and Sickness.	28
29	London Mutual.....	142,500 00	10,400 00	480,438 02	None	110,280 09	6,773 11	92,347 66		15,840 22	(h) 858,579 10	Fire and Auto.	29
30	Mercantile.....	None	None	467,989 87	None	122,948 79	6,690 87	33,660 96		484 56	631,775 05	Fire.	30
31	Mount Royal.....	None	None	820,052 00	435,675 00	141,784 37	8,058 73	130,635 46	(i)	77,757 53	1,613,963 09	Fire and Pl. Glass.	31
32	Mutual Fire.....	None	7,300 00	33,323 12	8,787 50	11,009 19	395 92	1,200 00	(j)	1,550 00	63,565 73	Fire.	32
33	North Amer. Acc't	None	None	323,824 76	3,192 00	28,077 89	2,877 57	101,544 69	(k)	53,312 61	512,829 52	Accident, Auto, Burglary, Pl. Glass and Sickness.	33
34	North Empire.....	45,341 66	54,163 85	90,315 06	54,400 00	96,087 43	8,453 63	69,622 02		24,406 04	442,789 69	Fire.	34
35	North West.....	None	84,555 15	229,163 31	None	93,375 36	7,809 75	27,122 33		4,208 70	446,234 60	Fire.	35
36	Occidental.....	None	81,483 35	(b) 524,210 30	None	128,380 43	7,531 32	66,286 82		878 17	808,770 39	Fire and Auto.	36
37	Pacific Coast.....	555,546 15	89,152 67	(l) 353,589 30	17,520 00	65,152 59	5,589 52	33,664 68		22,485 07	1,142,699 98	Fire.	37
38	Pacific Marine.....	7,500 00	20,000 00	283,969 10	None	64,803 80	2,596 55	4,830 66		394 74	384,094 85	Fire and Automobile.	38
39	Pictou County Farmers'.....	None	None	13,817 34	None	2,628 41	127 70	None		None	16,573 45	Fire.	39
40	Quebec.....	82,269 43	None	433,875 47	29,100 00	175,214 43	6,917 90	48,050 54		921 81	776,349 58	Fire.	40
41	Reliance.....	None	None	194,616 88	None	100,219 62	2,988 55	202 17		None	298,057 22	Fire.	41
42	Scottish Canadian.....	None	None	101,973 75	None	42,909 63	1,446 30	None		None	146,329 68	Fire.	42
43	Western.....	500,000 00	None	3,591,990 32	698,787 70	789,043 02	58,221 84	2,138,628 08		398,124 44	7,874,795 40	Fire, Auto, Explosion, Inland Trans, Marine and Tornado.	43
		2,052,430 62	2,275,827 36	20,995,437 89	2,379,580 30	5,025,902 99	521,775 35	5,224,468 16		931,768 81	39,407,191 48		

(a) Including \$10,000 guaranteed investment deposit (secured by allocation of Mortgage loans). (b) Book value, see investment reserve fund in liabilities. (c) Including \$225,000 guaranteed investment deposit with the Imperial Canadian Trust Company repayable Dec. 29, 1921, with interest at 6 per cent. The Company states that mortgages of the Trust Company to the amount of the deposit have been earmarked for the Canada National Fire. (d) Including \$552,823.58 guaranteed investment deposit (secured by allocation of mortgage loans). (e) Including \$15,000 loans on collaterals. (f) Including \$2,536.25 loans on collaterals. (g) Including \$5,000 guaranteed investment deposit with the Union Trust Company repayable March 4, 1923, with interest at 5½ per cent. (h) Not including \$22,174.62 unpaid on premium notes in force, of which \$83,346.85, has been assessed and is payable in instalments within the next two years, and the balance \$138,827.77, are usually unassessable. (i) Including \$70,000 loan on collaterals. (j) Including \$1,200 loan on collateral. (k) Including \$500 loan on collateral. (l) In this amount is included at book value \$53,000 Richlands Orchards debs., which Company is in liquidation, see liabilities.



TABLE VIII.—Showing Total Liabilities of Canadian Companies transacting business of Fire and other Insurance.  
CANADIAN COMPANIES—LIABILITIES AT DECEMBER 31, 1920.

No.	Companies	Reserve for Unsettled Losses (Fire )	Reserve for Unsettled Losses (Other )	Reserve of Unearned Premiums (Fire)	Reserve of Unearned Premiums (Other)	Sundry Liabilities Fire and (Other)	Total Liabilities not including Capital Stock	Excess Assets over Liabilities excluding Capital Stock	Capital Stock paid in cash	Nature of Business	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
1	Acadia Fire.....	12,944 58	None	178,571 49	None	67,182 86	258,698 93	655,171 49	400,000 00	Fire and Hail.	1
2	Antigonish Farmers...	None	None	3,093 90	None	None	3,093 90	1,161 56	None	Fire.	2
3	Beaver Fire.....	2,513 90	None	38,423 36	None	(a) 34,964 20	75,900 56	316,794 93	216,360	Fire.	3
4	British America.....	436,241 82	656,416 98	1,853,673 63	149,324 92	387,735 30	3,483,392 65	928,219 49	(b) 1,399,379 79	Fire, Auto, Explosion, Hail, Inland.	4
5	British Colonial. ....	14,135 32	None	(c) 158,905 59	None	69,346 67	242,387 58	145,099 16	301,145 00	Trans. and Marine.	5
6	British Northwestern..	14,785 51	None	116,769 16	None	60,228 79	191,783 46	327,235 66	248,699 20	Fire.	6
7	Canada Accident and Fire.....	10,019 09	57,961 86	67,667 90	118,344 27	(d) 110,176 01	364,169 13	317,662 62	43,320 00	Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness.	7
8	Canada National. ....	10,773 00	None	(e) 230,142 84	None	285,504 49	526,420 33	2,136,418 51	1,849,736 35	Fire.	8
9	Canada Security.....	10,302 00	3,021 14	55,413 05	3,807 57	135,950 80	208,494 56	311,169 30	175,000 00	Fire and Hail.	9
10	Canadian Fire.....	13,932 50	465 64	281,496 74	9,507 11	144,674 46	450,076 45	1,367,273 41	1,000,000 00	Fire and Auto.	10
11	Canadian Indemnity...	11,074 22	None	72,234 90	None	65,943 78	149,252 90	412,125 20	300,000 00	Fire and Hail.	11
12	Canadian Lumber-men's.....	None	None	None	None	44,457 40	44,457 40	20,000 00	None	Fire.	12
13	Canadian Surety.....	None	35,009 60	None	125,535 53	16,153 44	176,698 57	332,720 65	250,000 00	Auto, Lurglary, Forgery, Guarantee and Plate Glass	13
14	Cumberland Farmers..	None	None	2,102 50	None	None	2,102 50	2,522 10	None	Fire.	14
15	Dominion Fire.....	22,158 60	68,079 41	304,110 17	29,649 35	(a) 261,834 05	685,831 58	292,653 83	250,000 00	Fire, Auto, Hail and Marine.	15
16	Dom. of Canada G'tee and Accident .....	454 67	78,245 33	78,453 06	337,702 43	12,000 00	506,855 49	590,345 05	248,000 00	Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness.	16
17	Fire Insurance Co. of Canada.....	9,797 25	None	114,933 48	None	107,874 45	232,605 18	241,638 52	199,000 00	Fire.	17
18	General Accident of Canada.....	2,031 00	41,558 84	29,628 49	213,093 32	72,451 80	358,763 45	412,620 79	100,000 00	Fire, Accident, Auto, Guarantee, Hail, Sickness and Steam Boiler.	18
19	Globe Indemnity.....	14,544 42	142,629 18	125,086 15	294,366 47	147,899 18	724,525 40	465,027 73	200,000 00	Fire, Accident, Auto, Purglary, G'tee and Sickness.	19
20	Grain Insurance.....	24,700 00	650 00	91,957 61	32,828 61	12,269 43	162,405 65	228,404 86	165,150 00	Fire and Guarantee.	20
21	Guardian Insurance Co. of Canada.....	144,817 00	51,817 06	(h) 205,204 95	103,637 95	60,338 37	565,815 33	355,774 26	375,000 00	Fire, Accident, Auto, Burglary, G'tee, Plate Glass and Sickness.	21
22	Halifax Fire.....	5 274,63	None	20,792 99	None	13,474 47	39,542 09	420,971 09	240,000 00	Fire.	22
23	Hudson Bay.....	16,068 25	None	149,513 50	None	(i) 82,944 46	248,526 21	262,491 29	229,150 00	Fire.	23
24	Imperial G'tee and Accident .....	None	52,135 14	None	169,089 80	(g) 28,000 00	249,224 94	291,721 01	200,000 00	Accident, Auto, Guarantee, Plate Glass and Sickness.	24
25	Imperial Underwriters	11,766 56	None	(k) 159,063 86	None	14,460 19	185,290 61	280,748 95	175,000 00	Fire.	25
26	King's Mutual.....	None	None	19,424 49	None	39 25	19,463 74	26,631 02	None	Fire.	26
27	Liverpool Manitoba....	17,469 91	None	202,166 37	180 18	(l) 194,087 00	413,903 46	761,554 23	175,000 00	Fire.	27



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28	London and Lane. Guarantee and Acc't	None	102,069 00	204,063 02	18,776 21	324,908 23	591,037 16	400,000 00	Accident, Auto, Guarantee, Plate Glass, and Sickness.	28
29	London Mutual.....	11,206 70	2,825 00	11,746 28	197,418 55	632,878 90	225,700 20	19,250 00	Fire.	29
30	Mercantile.....	21,302 00	None	None	17,750 00	232,213 03	399,562 02	50,000 00	Fire.	30
31	Mount Royal.....	35,783 00	240 00	18,446 39	253,753 63	740,955 96	873,007 13	250,000 00	Fire and Plate Glass.	31
32	Mutual Fire.....	None	None	None	None	12,144 74	51,420 99	48,665 51	Fire.	32
33	North American A'cet	None	158,678 37	110,036 28	10,640 57	279,355 22	233,474 30	91,133 29	Accident, Auto, Burglary, Plate Glass and Sickness.	33
34	North Empire.....	15,461 29	None	None	100,607 92	227,955 56	214,834 13	206,370 00	Fire.	34
35	North West.....	14,021 00	None	None	41,472 46	165,150 79	281,083 81	100,000 0	Fire.	35
36	Occidental.....	19,408 95	3,997 05	6,842 66	(n) 104,333 32	300,253 46	508,516 93	200,000 00	Fire.	36
37	Pacific Coast.....	13,516 25	None	None	(o) 228,922 04	339,727 69	802,972 29	548,852 90	Fire.	37
38	Pacific Marine.....	1 23	63 00	276 74	2,813 11	10,031 64	374,063 21	264,064 00	Fire and Auto.	38
39	Pictou County Farmers	12 00	None	None	None	4,744 34	11,829 11	None	Fire.	39
40	Quebec.....	13,513 78	None	None	13,676 66	243,137 79	533,211 79	125,000 00	Fire.	40
41	Reliance.....	None	None	None	None	302 30	297,754 92	200,000 00	Fire.	41
42	Scottish Canadian.....	None	None	None	None	None	146,329 68	150,000 00	Fire and Hail.	42
43	Western.....	500,658 00	1,582,978 90	280,841 81	644,618 36	5,272,508 61	2,602,286 79	(p) 2,497,741 35	Fire, Auto, Explosion, Inland Trans., Marine and Tornado.	43
		1,450,687 53	3,038,841 50	2,219,320 69	4,064,773 68	19,355,950 31	20,051,946 64	13,891,017 39		

(a) Including \$12,303.28 investment reserve fund. (b) Including \$550,000, 7 per cent preference stock. (c) Including \$17,445.41 reserve on unlicensed reinsurance, unsecured. (d) Including \$22,372.79 investment reserve fund. (e) Including \$72,568.09 reserve on unlicensed reinsurance, unsecured. (f) Including \$100,000 contingent reserve fund. (g) Including \$13,290.83 investment reserve fund. (h) Including \$35,924.50 reserve on unlicensed reinsurance, unsecured. (i) Including \$355.85 investment reserve fund. (j) Including \$15,000, contingent reserve fund. (k) Including \$63,605.10 reserve on unlicensed reinsurance, unsecured. (l) Including \$60,586.24 investment reserve fund. (m) Including \$3,958.18 reserve on unlicensed reinsurance, unsecured. (n) Including \$3,353.80 investment reserve fund. (o) Including \$186,338.28 investment reserve fund. (p) Including \$1,000,000, 7 per cent preference stock.



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TABLE IX.—Showing the Assets in Canada of British Companies transacting  
BRITISH COMPANIES—

No	Companies	Commenced Business in Canada (Fire)	Real Estate	Loans on Real Estate	Bonds and Debentures
			\$ cts.	\$ cts.	\$ cts.
1	Alliance .....	February 29, 1892.....	None.	None.	608,408 00
2	Atlas.....	March 7, 1887.....	None.	None.	600,463 66
3	British Crown.....	November 2, 1917.....	4,072 16	3,610 89	507,511 99
4	British General.....	December 5, 1919.....	None.	None.	30,546 67
5	British Traders.....	February 20, 1918.....	None.	None.	413,170 00
6	Caledonian.....	July 20, 1883.....	None.	None.	501,702 94
7	Car and General.....	December 4, 1918.....	None.	None.	430,269 69
8	Century.....	December 12, 1917.....	None.	None.	181,356 96
9	China.....	September 11, 1919.....	None.	None.	25,618 00
10	Commercial Union.....	September 11, 1863.....	325,000 00	20,000 00	1,204,025 38
11	Eagle Star and British Dominions	July 22, 1915.....	None.	None.	330,590 48
12	Employers' Liability.....	1887 to 1894 and again in 1910.....	None.	None.	1,597,938 39
13	Essex and Suffolk.....	March 11, 1920.....	None.	None.	57,232 00
14	General Accident Fire.....	July 13, 1908.....	None.	None.	682,764 48
15	Guardian Assurance.....	May 1, 1869.....	442,900 00	None.	1,409,432 86
16	Law, Union and Rock.....	April 1, 1899.....	200,148 08	8,931,990 32	946,095 00
17	Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	786,500 00	1,605,114 32
18	London Guarantee.....	October 22, 1915.....	None.	4,700 00	1,825,885 27
19	London and Lancashire.....	April 1, 1880.....	None.	None.	1,197,455 80
20	London Assurance.....	March 1, 1862.....	None.	None.	552,011 19
21	Marine.....	September 4, 1913.....	None.	None.	128,815 34
22	Merchants' Marine.....	December 14, 1920.....	None.	None.	115,583 65
23	Motor Union.....	May 30, 1919.....	None.	None.	115,408 33
24	National Benefit.....	November 5, 1918.....	None.	None.	225,077 44
25	National Prov. Plate Glass.....	August 6, 1920.....	None.	None.	75,011 73
26	North British & Mercantile.....	1862.....	189,000 00	None.	1,554,028 04
27	Northern Assurance.....	1867.....	None.	None.	1,183,725 87
28	Norwich Union Fire.....	April 1, 1880.....	120,000 00	None.	1,250,215 24
29	Ocean Accident & Guarantee.....	April 20, 1915.....	6,605 59	None.	938,163 28
30	Palatine.....	March 27, 1912.....	None.	None.	501,075 65
31	Phoenix of London.....	1804.....	110,000 00	None.	1,049,593 34
32	Provincial.....	December 19, 1910.....	None.	None.	154,367 09
33	Queensland.....	May 16, 1918.....	None.	None.	136,887 00
34	Railway Passengers.....	March 23, 1920.....	None.	None.	343,675 63
35	Royal Exchange.....	November, 3 1910.....	75,000 00	82,751,69	865,857 20
36	Royal Insurance.....	1851.....	545,784 00	549,500 00	2,712,273 61
37	Royal Scottish.....	January 10, 1920.....	None.	None.	65,700 00
38	Scottish Metropolitan.....	December 17, 1918.....	None.	None.	251,879 95
39	Scottish Union.....	February 25, 1882.....	None.	600,207 00	1,388,486 25
40	Sun Insurance.....	June 3, 1892.....	50,000 00	None.	911,923 76
41	Traders and General.....	June 1, 1920.....	None.	None.	76,405 20
42	Union Assurance Society.....	November, 1890.....	None.	None.	722,924 68
43	Union of Canton.....	September 24, 1917.....	76,739 45	None.	484,173 33
44	Union Marine.....	February 28, 1918.....	None.	None.	70,633 33
45	Yangtze.....	December 1, 1919.....	None.	None.	50,000 00
46	Yorkshire.....	January 16, 1907.....	554,000 00	2,068,003 60	807,740 18
Totals.....			2,899,249 28	13,047,263 50	30,946,218 20

(a) Including \$263.93 loans on collateral.

(b) Including \$65,000 loans on collateral.



## SESSIONAL PAPER No. 9

business of Fire Insurance or of Fire and other Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1920.

Stocks	Cash on hand and in Banks or deposited with Governments	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets in Canada	Nature of Business	No..
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
None.	72,214 32	None.	80,602 65	5,000 00	766,244 97	Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sick-ness.	1
None.	62,303 44	5,489 19	65,306 59	20,547 73	754,110 61	Fire.....	2
None.	31,099 58	58,930 33	104,404 62	13,092 70	722,722 27	Fire, Auto and Hail.....	3
None.	16,000 00	None.	13,240 40	3,689 16	122,476 23	Fire.....	4
None.	110,338 75	None.	43,809 62	24 78	567,343 15	Fire, Auto and Hail.....	5
None.	61,396 31	None.	52,307 77	15,000 00	630,407 02	Fire.....	6
None.	16,413 50	4,920 54	51,011 40	5,871 03	508,486 16	Fire, Accident, Auto, Hail and Sickness.....	7
None.	31,179 75	None.	41,388 10	1,796 05	255,720 86	Fire.....	8
None.	5,166 99	None.	1,829 85	None.	32,614 84	Fire.....	9
None.	123,191 42	8,185 42	144,662 81	27,640 54	1,852,705 57	Fire.....	10
None.	19,681 70	13,294 92	24,365 41	31 25	387,963 76	Fire, Auto and Hail.....	11
None.	39,365 87	None.	286,490 42	77,323 74	2,001,118 42	Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail, Sick-ness and Steam Boiler.....	12
None.	18,049 61	584 00	13,066 86	177 73	89,110 20	Fire.....	13
None.	80,793 68	9,381 43	67,628 54	10,712 83	851,280 96	Fire, Auto and Hail.....	14
None.	115,068 72	457 18	171,491 57	1,006 78	2,140,357 11	Fire.....	15
None.	511,878 34	478,609 20	125,268 61	12,025 46	11,206,015 01	Fire, Accident, Auto, Burglary, Plate Glass and Sick-ness.....	16
None.	189,779 60	29,176 79	182,857 83	6,689 25	3,000,117 79	Fire.....	17
None.	77,646 75	18,266 82	271,083 86	64,886 94	2,262,469 64	Fire, Accident, Auto, Gtee, Hail and Sick-ness.....	18
None.	239,400 28	10,275 81	199,940 16	None.	1,647,072 05	Fire and Auto.....	19
None.	100,292 37	None.	78,939 46	5,000 00	736,243 02	Fire and Inland Trans....	20
None.	59,135 47	589 89	19,461 30	None.	208,002 00	Auto and Inland Trans...	21
None.	None.	None.	None.	None.	115,583 65	Fire.....	22
None.	34,901 43	476 75	14,225 96	None.	165,012 47	Auto.....	23
None.	9,914 12	None.	7,452 82	None.	242,444 38	Fire Accident and Sick-ness.....	24
None.	8,022 34	505 55	8,402 43	284 92	92,226 97	Fire and Plate Glass.....	25
None.	181,141 29	14,700 01	163,268 81	15,000 00	2,117,138 15	Fire.....	26
None.	101,635 77	10,311 41	155,755 64	41,702 82	1,493,131 51	Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sick-ness...	27
None.	187,679 43	None.	187,665 38	8,466 43	1,754,026 48	Fire, Accident, Auto, Plate Glass and Sick-ness.....	28
None.	162,216 29	None.	168,178 53	71,411 03	1,346,574 72	Fire, Accident, Auto, Burglary Guarantee Plate Glass and Sick-ness.....	29
None.	64,652 70	None.	50,644 42	1,000 00	617,372 77	Fire and Auto.....	30
814,240 00	289,388 66	16,459 53	175,586 02	(a) 15,622 42	2,470,889 97	Fire.....	31
None.	61,680 62	None.	20,174 02	1,232 12	237,453 85	Fire.....	32
None.	36,582 40	None.	28,502 36	5,542 90	207,514 66	Fire.....	33
None.	39,632 20	366 66	47,893 36	62,017 73	493,585 58	Accident, Auto, Burglary, Gtee, Plate Glass, and Sick-ness.	34
None.	91,360 77	17,504 79	99,008 12	(b) 100,330 11	1,331,812 68	Fire, Accident, Auto, and Sick-ness..	35
None.	578,659 82	46,533 78	263,447 12	10,121 79	4,706,320 12	Fire.....	36
None.	35,385 31	304 16	23,365 94	2,500 00	127,255 41	Fire.....	37
None.	31,266 61	506 72	92,136 40	12,435 29	388,224 97	Fire, Accident, Gtee and Sick-ness.	38
None.	75,774 66	24,761 55	58,291 43	None.	2,147,520 89	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	39
None.	94,233 29	None.	106,620 56	14,378 54	1,177,156 15	Fire.....	40
None.	18,039 31	None.	41,144 15	None.	135,588 66	Fire and Auto.....	41
None.	205,937 52	None.	83,480 42	19,281 39	1,031,624 01	Fire, Auto and Inland Trans.	42
254,000 00	246,542 60	None.	117,715 73	None.	1,179,171 11	Fire, Auto, Hail and In-land Trans.	43
None.	7,142 24	613 35	516 01	None.	78,904 93	Auto and Inland Trans....	44
None.	22,497 65	None.	1,586 45	None.	74,084 10	Fire.....	45
None.	245,240 78	48,021 46	162,380 42	22,780 07	3,908,166 51	Fire, Accident, Auto, Live Stock, Plate Glass and Sick-ness.	46
1,068,240 00	4,809,924 26	819,227 24	4,116,600 33	674,623 53	58,381,346 34		



TABLE X.—Showing the Assets in Canada of Foreign Companies transacting  
FOREIGN COMPANIES—

No.	Companies	Commenced Business in Canada (Fire)	Real Estate	Loans on Real Estate	Bonds and Debentures
			\$ cts.	\$ cts.	\$ cts.
1	Etna.....	1821	None	None	453,253 33
2	Agricultural.....	1870 to 1873, 1879 to 1897 and again in 1917.....	None	None	23,858 17
3	Alliance Insurance.....	August 30, 1917.....	None	None	117,950 00
4	American Alliance.....	January 27, 1919.....	None	None	30,000 00
5	American Central.....	December 17, 1912.....	None	None	187,686 26
6	American Equitable.....	October 6, 1919.....	None	None	50,000 00
7	American Insurance.....	June 28, 1912.....	None	None	62,050 00
8	American Lloyds.....	December 1, 1910.....	None	None	73,915 00
9	Boston.....	January 15, 1918.....	None	None	80,000 00
10	Caledonian-American.....	February 9, 1920.....	None	None	50,000 00
11	California.....	November 18, 1912.....	None	None	58,930 00
12	Citizens of Missouri.....	December 4, 1917.....	None	None	25,000 00
13	Columbia.....	October 11, 1917.....	None	None	123,787 47
14	Commercial Union of New York.....	November 29, 1917.....	None	None	20,000 00
15	Connecticut.....	June 28, 1886.....	None	None	265,089 75
16	Continental.....	August 31, 1910.....	None	None	429,923 00
17	Equitable Fire and Marine.....	April 3, 1913.....	None	None	141,029 69
18	Fidelity-Phenix.....	April 11, 1910.....	None	None	390,459 00
19	Fire Association of Phila.....	March 16, 1918.....	None	None	53,000 00
20	Fireman's Fund.....	November 30, 1912.....	None	None	197,150 00
21	Firemen's Insurance.....	May 22, 1912.....	None	None	113,099 66
22	General of Paris.....	July 20, 1912.....	None	None	248,210 74
23	Girard.....	April 30, 1919.....	None	None	55,000 00
24	Glens Falls.....	November 28, 1913.....	None	5,500 00	384,975 50
25	Globe and Rutgers.....	March 6, 1914.....	None	None	849,124 20
26	Great American.....	December 7, 1904.....	None	None	539,613 00
27	Hardware Dealers.....	August 18, 1920.....	None	None	50,050 00
28	Hartford Fire.....	November, 1836.....	None	None	1,683,193 41
29	Home Insurance.....	January 1, 1902.....	None	None	1,957,486 97
30	Insurance Co. of North America.....	October 16, 1889.....	None	None	790,319 46
31	Insurance Co. of State of Pa.....	March 22, 1912.....	None	None	192,240 00
32	Lumbermen's Underwriting Alliance.....	May 10, 1918.....	None	None	172,500 00
33	Manufacturing Lumbermen's.....	April 24, 1918.....	None	None	80,000 00
34	Manufacturing Woodworkers.....	May 28, 1920.....	None	None	50,000 00
35	Mechanics and Traders.....	January 4, 1918.....	None	None	20,000 00
36	Merchants Fire.....	December 26, 1917.....	None	None	156,992 87
37	Millers National.....	October 6, 1915.....	None	None	50,000 00
38	Minnesota Implement.....	August 18, 1920.....	None	None	51,700 00
39	National Ben-Franklin.....	May 23, 1914.....	None	None	303,108 73
40	National Fire of Hartford.....	August 3, 1908.....	None	None	596,500 00
41	National Liberty.....	September 28, 1920.....	None	None	52,200 00
42	National Union.....	August 12, 1911.....	None	None	207,343 60
43	La Nationale.....	February 13, 1914.....	None	None	832,536 00
44	Newark.....	March 6, 1918.....	None	None	60,000 00
45	New Hampshire.....	April 15, 1918.....	None	None	64,750 00
46	New Jersey.....	April 6, 1918.....	None	None	61,000 00
47	Niagara.....	July 19, 1912.....	None	None	326,300 00
48	Northwestern Mutual.....	May 10, 1918.....	None	None	99,724 93
49	Northwestern National.....	May 22, 1912.....	None	None	695,713 07
50	Phenix of Paris.....	March 20, 1915.....	None	None	309,803 54
51	Phoenix of Hartford.....	May 20, 1890.....	None	None	489,700 00
52	Providence Washington.....	January 9, 1912.....	None	None	240,560 00
53	Queen of America.....	November 2, 1891.....	None	None	679,036 84
54	Retail Hardware.....	August 18, 1920.....	None	None	54,280 00
55	St. Paul Fire and Marine.....	September 14, 1907.....	None	None	449,880 00
56	Springfield Fire and Marine.....	November 5, 1908.....	None	None	458,710 00
57	Sterling.....	September 9, 1920.....	None	None	60,000 00
58	Stuyvesant.....	August 25, 1916.....	None	None	89,698 75
59	Tokio.....	March 12, 1920.....	None	None	50,000 00
60	L'Union of Paris.....	April 11, 1911.....	None	None	554,892 36
61	United States Fire.....	June 30, 1919.....	None	None	85,000 00
62	Vulcan.....	January 15, 1918.....	None	None	50,000 00
63	Westchester.....	May 28, 1912.....	None	None	277,650 07
Totals.....			None	5,500 00	17,425,975 37



## SESSIONAL PAPER No. 9

business of Fire Insurance or of Fire and other Insurance in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1920.

Stocks	Cash on hand and in Banks or deposited with Governments	Interest and Rents due and accrued	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets in Canada	Nature of Business	No.
	\$	\$	\$				
None	453,270 09	6,540 21	69,646 42	None	982,710 05	Fire, Auto and Tornado.	1
None	36,100 68	416 66	2,820 83	None	63,196 34	Fire.	2
None	87,839 56	1,427 50	17,629 63	None	224,846 69	Fire, Auto and Inland Trans.	3
None	None	275 00	1,294 65	None	31,569 65	Fire and Auto.	4
None	96,338 98	4,550 91	39,279 36	3,768 27	331,623 78	Fire.	5
None	17,132 50	229 16	13,120 60	1,920 00	82,402 26	Fire.	6
None	25,541 96	1,460 00	5,244 56	1,462 18	95,758 70	Fire.	7
None	14,482 71	1,463 00	3,259 58	None	93,120 29	Fire, & Sprinkler Leakage.	8
None	22,609 72	None	10,596 90	2,364 03	115,570 65	Fire.	9
None	11,395 19	None	11,661 92	1,837 16	74,894 27	Fire.	10
None	22,389 68	1,075 00	14,463 21	1,000 00	97,848 89	Fire.	11
None	1,906 88	None	8,122 07	None	35,028 95	Fire.	12
None	70,144 78	1,765 80	37,537 51	6 16	233,241 72	Fire, Auto & Inland Trans.	13
None	3,288 16	29 00	2,498 52	None	25,815 68	Fire.	14
None	171,972 07	3,552 06	41,328 58	None	481,942 46	Fire and Hail.	15
None	150,717 72	8,415 08	93,678 85	12,209 58	694,944 23	Fire, Auto, Explosion, Hail and Tornado.	16
None	24,787 14	3,267 81	None	None	169,084 64	Fire, Auto and Explosion.	17
None	140,662 08	8,889 14	70,764 02	13,018 77	623,793 01	Fire, Auto, Explosion, Hail and Tornado.	18
None	32,708 22	656 98	4,113 63	None	90,478 83	Fire.	19
None	111,645 41	None	58,317 93	369 12	367,482 46	Fire, Auto & Inland Trans.	20
None	36,147 01	2,236 25	18,565 97	None	170,048 89	Fire.	21
None	24,273 45	None	19,081 31	3,480 33	295,045 83	Fire.	22
None	9,644 81	479 15	6,272 55	None	71,396 51	Fire.	23
None	69,385 10	4,696 24	52,532 30	None	517,089 14	Fire, Auto, Hail, Inland Trans. and Tornado.	24
None	342,891 02	8,756 41	225,592 97	14,320 65	1,440,685 25	Fire, Auto, Explosion and Inland Trans.	25
None	151,408 06	8,997 49	61,896 25	1,786 15	763,700 95	Fire, Auto, Explosion, Hail and Tornado.	26
None	980 36	None	1,728 14	566 26	53,324 76	Fire.	27
None	646,539 16	21,648 55	182,472 61	15,000 00	2,548,853 73	Fire, Auto, Explosion, Hail Inland Trans., Sprinkler Leakages.	28
None	1,106,230 56	None	274,398 88	None	3,338 116 41	Fire, Auto, Explosion, Hail Sprinkler Leakage and Tornado.	29
None	718,125 88	8,898 08	113,092 77	None	1,630,436 19	Fire, Auto, Explosion and Inland Trans.	30
None	34,840 58	3,165 20	31,254 26	None	261,500 04	Fire and Tornado.	31
None	237 12	1,294 33	20,795 18	None	194,826 63	Fire.	32
None	75,250 37	576 16	7,770 63	None	163,597 16	Fire.	33
None	33,551 62	None	6,015 03	None	89,566 65	Fire.	34
None	5,863 74	106 25	7,104 27	None	33,074 26	Fire.	35
None	25,324 89	2,539 23	12,975 98	609 31	198,442 28	Fire.	36
None	16,100 23	1,041 65	6,776 79	None	73,918 67	Fire.	47
None	980 36	None	1,728 14	566 26	54,974 76	Fire.	38
None	54,227 63	5,203 49	23,646 47	None	380,186 32	Fire and Auto.	39
None	282,339 91	8,916 68	137,773 35	None	1,025,529 94	Fire, Auto and Tornado.	40
None	11,530 54	405 69	933 94	90 25	65,160 42	Fire.	41
None	39,411 41	2,710 09	39,486 68	None	288,951 78	Fire and Tornado.	42
None	88,352 49	1,611 73	62,973 69	1,000 00	986,473 91	Fire.	43
None	56,360 79	289 58	23,359 26	6,219 33	146,228 96	Fire and Auto.	44
None	19,869 89	None	8,122 84	2,267 64	95,010 37	Fire.	45
None	5,919 14	None	28,960 14	None	95,879 28	Fire and Auto.	46
None	54,706 92	3,125 01	60,203 05	6,143 83	450,478 81	Fire, Auto, Explosion and Tornado.	47
None	28,277 60	2,013 45	22,467 08	3,415 68	155,898 74	Fire and Auto.	48
None	41,378 16	10,245 76	48,615 94	None	795,952 93	Fire, Auto and Tornado	49
None	56,920 72	None	22,553 80	3,399 64	392,677 70	Fire.	50
None	272,998 74	8,372 60	91,575 17	None	862,646 51	Fire, Auto and Hail.	51
None	52,880 13	2,921 66	8,071 33	None	304,433 12	Fire, Auto and Explosion.	52
None	130,476 06	8,555 99	102,078 32	5,006 14	925,153 35	Fire, Auto & Inland Trans.	53
None	980 36	None	1,728 14	566 26	57,554 76	Fire.	54
None	75,234 98	6,244 01	56,878 17	(a) 3,794 72	592,031 88	Fire, Auto, Inland Trans. and Tornado.	55
None	189,392 22	6,630 37	52,386 50	None	707,119 09	Fire, Auto, Sprinkler Leakage and Tornado.	56
None	9,295 42	593 18	3,183 00	None	73,071 60	Fire.	57
None	35,708 55	1,653 33	21,729 61	None	148,790 24	Fire.	58
None	19,614 30	1,200 83	8,997 97	None	79,813 10	Fire.	59
None	84,230 95	497 69	69,110 62	3,907 27	712,638 89	Fire.	60
None	81,858 11	1,580 46	12,876 22	None	181,314 79	Fire, Auto, Explosion and Tornado.	61
None	32,469 36	295 10	15,268 98	None	98,033 44	Fire.	62
None	125,136 97	1,817 82	33,812 03	None	438,416 89	Fire, Explosion and Hail.	63
None	6,642,270 20	183,332 82	2,512,225 10	110,094 99	26,879,398 48		

(a) Including \$300 loan on collateral.



TABLE XI.—Showing the Liabilities in Canada of British Companies transacting business of Fire Insurance or of Fire and other Insurance in Canada  
BRITISH COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1920.

No.	Companies.	Reserve of Unsettled Losses in Canada (Fire)	Reserve for Unsettled Losses in Canada (Other)	Reserve of Unearned Premiums in Canada (Fire)	Reserve of Unearned Premiums in Canada (Other)	Sundry Liabilities in Canada (Fire and (Other)	Total Liabilities in Canada	Excess of Assets over Liabilities in Canada	Nature of Business.	No.
1	Alliance.....	\$ 44,309 23	\$ 30,181 83	\$ 260,045 62	\$ 77,965 41	\$ 31,582 25	\$ 444,084 34	\$ 322,140 63	Fire, Accident, Auto, Burglary, Gtee, Hail, Plate Glass and Sickness.	1
2	Atlas.....	29,115 10	None.	447,665 57	None.	5,500 00	492,280 67	271,829 94	Fire.	2
3	British Crown.....	60,432 31	11,852 31	282,906 68	56,984 17	5,840 36	418,015 83	304,706 44	Fire and Auto.	3
4	British General.....	4,643 00	None.	47,911 46	None.	5,892 03	58,446 49	64,029 74	Fire.	4
5	British Traders.....	21,420 00	19,781 04	131,386 28	47,312 42	10,350 55	230,250 29	337,092 86	Fire, Auto and Hail.	5
6	Caledonian.....	43,698 81	None.	349,129 57	None.	40,484 62	433,313 00	197,094 02	Fire.	6
7	Car and General.....	2,015 00	2,869 50	64,494 19	15,276 47	22,057 04	106,712 20	401,773 96	Fire, Accident, Auto, Liability, Hail, and Sickness.	7
8	Century..	37,146 49	None.	139,713 68	None.	24,749 16	201,609 33	54,111 53	Fire.	8
9	China.....	1,500 00	None.	4,689 82	None.	490 20	6,680 02	25,934 82	Fire.	9
10	Commercial Union.	66,639 00	None.	729,474 82	None.	22,121 78	818,235 60	1,034,469 97	Fire.	10
11	Eagle Star and British Dominions	19,029 71	None.	203,744 92	None.	1,303 28	224,077 91	163,885 85	Fire and Hail.	11
12	Employers Liability.....	51,288 47	313,872 65	461,431 11	469,245 47	25,320 82	1,321,158 52	679,959 90	Fire, Accident, Auto, Burglary, Explosion, Gtee, Hail and Sickness.	12
13	Essex and Suffolk.....	2,928 27	None.	27,963 93	None.	13,972 31	44,864 51	44,245 69	Fire.	13
14	General Accident Fire.....	58,093 78	4,594 71	300,519 11	7,172 32	25,409 88	395,789 80	455,491 16	Fire, Auto and Hail.	14
15	Guardian Assurance.....	176,901 79	None.	918,438 61	None.	31,517 98	1,126,858 38	1,013,498 73	Fire.	15
16	Law, Union and Rock.....	23,686 37	43,016 28	212,218 44	46,971 45	35,074 92	360,967 46	10,845,047 55	Fire, Accident, Auto, Burglary, Plate Glass and Sickness.	16
17	Liverpool and London and Globe.....	116,138 27	None.	1,024,413 23	None.	99,088 47	1,239,639 97	1,760,477 82	Fire.	17
18	London Guarantee.....	104,233 50	239,424 51	427,409 50	259,482 75	39,404 54	1,069,954 80	1,192,514 84	Fire, Accident, Auto, Liability, Gtee, Hail and Sickness.	18
19	London and Lancashire.....	45,827 83	12,235 00	679,936 66	17,759 54	124,703 20	880,462 23	766,609 82	Fire and Auto.	19
20	London Assurance.....	49,179 00	None.	365,384 50	10 13	21,611 06	436,184 69	300,058 33	Fire.	20
21	Marine.....	None.	5,068 02	None.	25,489 62	1,187 44	31,745 08	176,256 92	Auto and Inland Trans.	21
22	Merchants Marine.....	None.	None.	None.	None.	None.	None.	115,583 65	Fire and Auto.	22
23	Motor Union.....	None.	17,000 00	None.	70,105 24	1,000 00	88,105 24	76,907 23	Accident and Auto.	23
24	National Benefit.....	21,023 77	None.	31,200 00	None.	722 17	52,945 94	189,498 44	Fire.	24
25	National Prov. Plate Glass.....	None.	None.	7,053 06	8,171 57	6,452 61	21,677 24	70,549 73	Fire and Plate Glass.	25
26	North British and Mercantile.....	62,523 18	None.	764,033 76	None.	50,935 00	877,491 94	1,239,646 21	Fire.	26
27	Northern Assurance.....	114,552 70	17,837 00	677,970 52	49,997 41	95,930 94	956,288 57	536,842 94	Fire, Accident and Sickness.	27
28	Norwich Union Fire.....	82,328 45	36,502 00	695,771 06	145,595 12	65,434 39	1,025,631 02	728,395 46	Fire, Accident, Auto, Plate Glass and Sickness.	28
29	Ocean Accident and Guarantee.....	13,930 00	195,032 40	212,557 49	320,506 91	26,744 03	768,770 83	577,803 89	Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.	29



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30	Palatine.....	19,279 17	606 00	263,216 19	2,578 89	9,772 99	295,453 24	321,919 53	Fire.....	30
31	Phoenix of London.....	65,893 18	None.	693,295 54	None.	78,177 29	837,366 01	1,633,523 96	Fire.....	31
32	Provincial.....	9,967 00	None.	75,967 30	None.	12,492 27	98,426 57	139,027 28	Fire.....	32
33	Queensland.....	20,848 32	None.	121,495 45	None.	19,673 07	162,016 84	45,497 82	Fire.....	33
34	Railway Passengers.....	None.	75,270 00	None.	141,697 40	12,964 19	229,931 59	263,653 99	Fire, Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.	34
35	Royal Exchange.....	10,502 00	10,805 45	460,930 27	68,700 30	19,983 37	570,921 39	760,891 29	Fire, Accident, Auto and Sickness.	35
36	Royal Insurance.....	141,934 00	None.	1,373,635 49	None.	58,519 29	1,574,088 78	3,132,231 34	Fire.....	36
37	Royal Scottish.....	21,981 00	None.	83,230 42	None.	13,712 65	118,924 07	8,331 34	Fire.....	37
38	Scottish Metropolitan.....	10,500 00	39,865 00	58,248 00	53,480 40	20,160 57	182,253 97	205,971 00	Fire, Accident, Auto, Guarantee and Sickness.	38
39	Scottish Union.....	30,514 00	4,202 00	295,284 86	13,632 73	21,637 62	365,271 21	1,782,249 68	Fire, Auto, Explosion, Sprinkler Leakage and Tornado.	39
40	Sun Insurance.....	42,809 45	None.	512,841 16	None.	35,059 10	590,709 71	586,446 44	Fire.....	40
41	Traders and General.....	3,127 20	1,215 00	28,946 09	9,174 29	6,887 39	49,349 97	86,238 69	Fire and Auto.....	41
42	Union Assurance Society.....	48,226 00	532 00	435,535 08	3,037 92	75,374 51	562,705 51	468,918 50	Fire and Inland Trans.....	42
43	Union of Canton.....	44,712 00	22,522 14	262,619 47	48,218 44	22,214 92	400,286 97	778,884 14	Fire, Auto, Hail and Inland Trans.	43
44	Union Marine.....	None.	2,658 00	None.	6,172 67	150 00	8,980 67	69,924 26	Auto and Inland Trans.....	44
45	Yangtze.....	None.	None.	5,633 28	None.	20 96	5,654 24	68,429 86	Fire.....	45
46	Yorkshire.....	68,641 00	66,336 54	361,466 16	85,547 43	17,485 79	599,476 92	3,308,689 59	Fire, Accident, Auto, Live Stock, Plate Glass and Sickness.	46
Totals.....		1,791,518 35	1,173,279 38	14,499,808 35	2,050,286 47	1,259,167 01	20,774,059 56	37,607,286 78		



## DEPARTMENT OF INSURANCE

11 GEORGE V, A. 1921

TABLE XII.—FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1920.

No.	Companies	Reserve for Unsettled Losses in Canada (Fire)	Reserve for Unsettled Losses in Canada (Other)	Reserve of Unearned Premiums in Canada (Fire)	Reserve of Unearned Premiums in Canada (Other)	Sundry Liabilities in Canada (Fire and Other)	Total Liabilities in Canada	Excess of Assets over Liabilities in Canada	Nature of Business	No.
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1	Etna.....	57,129 46	12,542 50	294,908 88	16,301 45	35,175 12	416,147 41	566,562 64	Fire, Auto and Tornado	1
2	Agricultural.....	2,028 74	None	13,983 93	None	1,379 70	17,392 37	45,803 97	Fire.	2
3	Alliance Insurance.....	17,944 00	1,401 00	94,262 19	8,379 53	485 30	122,472 02	102,374 67	Fire, Auto and Inland Transportation.	3
4	American Alliance.....	1,890 37	59 00	3,111 08	155 20	1,000 00	6,215 65	25,354 00	Fire and Auto.	4
5	American Central.....	29,881 73	8,814 20	118,373 87	2,815 03	2,500 00	162,384 83	169,238 95	Fire, Auto and Tornado.	5
6	American Equitable.....	5,588 45	None	35,111 03	None	3,129 84	43,829 32	38,572 94	Fire.	6
7	American Insurance.....	3,908 56	None	31,598 96	None	3,471 46	38,978 98	56,779 72	Fire.	7
8	American Lloyd's.....	None	557 63	7,327 10	2,994 80	500 00	11,379 53	81,740 76	Fire and Sprinkler Leak- age.	8
9	Boston.....	9,744 73	None	52,432 12	None	2,292 68	64,469 53	51,101 12	Fire.	9
10	Caledonian-American.....	752 00	None	16,716 43	None	650 00	18,118 43	56,775 84	Fire.	10
11	California.....	2,602 50	None	59,855 52	None	6,346 17	59,804 19	38,044 70	Fire.	11
12	Citizens of Missouri.....	None	None	22,031 02	None	142 79	22,173 81	12,855 14	Fire.	12
13	Columbia.....	2,611 69	28,471 00	32,219 66	36,037 62	5,495 49	104,835 46	128,406 26	Fire, Auto and Inland Trans.	13
14	Commercial Union of N.Y.....	209 50	None	5,696 20	None	1,287 89	7,193 59	18,622 09	Fire.	14
15	Connecticut.....	15,540 11	— 26 37	123,318 80	None	8,345 00	147,177 54	334,764 92	Fire and Hail.	15
16	Continental.....	30,817 36	75 00	304,659 58	9,341 52	29,051 18	373,944 64	320,999 59	Fire, Auto, Explosion, Hail and Tornado.	16
17	Equitable Fire and Marine.....	3,980 01	None	30,056 86	179 50	2,600 00	36,816 37	132,268 27	Fire, Auto and Explosion	17
18	Fidelity-Phenix.....	45,859 01	110 00	278,034 33	9,403 81	21,297 04	354,704 19	269,088 82	Fire, Auto, Explosion, Hail and Tornado.	18
19	Fire Association of Phila.....	6,291 07	None	36,572 50	None	2,729 63	45,593 20	44,885 63	Fire.	19
20	Fireman's Fund.....	28,812 75	24,435 86	135,762 38	7,626 97	656 60	197,294 56	170,187 90	Fire, Auto and Inland Trans.	20
21	Firemen's Insurance.....	33,156 77	None	90,426 38	None	27,052 93	150,636 08	19,412 81	Fire.	21
22	General of Paris.....	13,290 00	None	88,304 16	None	7,377 91	108,972 07	186,073 76	Fire.	22
23	Girard.....	7,316 68	None	17,668 05	None	614 60	25,629 33	45,767 18	Fire.	23
24	Glens Falls.....	29,997 00	8,323 00	122,507 22	19,864 03	1,707 94	182,399 19	334,689 95	Fire, Auto, Explosion, Hail, Inland Trans and Tornado.	24
25	Globe and Rutgers.....	114,812 40	705 27	502,643 15	55,106 13	40,775 86	714,042 81	726,642 44	Fire, Auto, Explosion and Inland Trans.	25
26	Great American.....	124,300 00	11,837 00	287,405 32	23,914 81	14,667 09	462,124 22	301,576 73	Fire, Auto, Explosion, Hail and Tornado.	26
27	Hardware Dealers.....	None.	None.	1,184 57	None.	None.	1,184 57	52,140 19	Fire.	27
28	Hartford Fire.....	143,671 59	2,165 03	815,493 68	91,460 59	231,650 94	1,284,441 83	1,264,411 90	Fire, Auto, Explosion, Hail, Inland Trans., Sprinkler Leakage and Tornado.	28
29	Home Insurance.....	241,270 00	22,233 00	1,009,026 48	109,919 92	73,618 35	1,456,067 75	1,882,048 66	Fire, Auto, Explosion, Hail, Sprinkler Leak- age and Tornado.	29
30	Insurance Co. of N.A.....	84,620 76	10,977 83	485,709 38	44,931 86	1,776 89	628,016 72	1,002,419 47	Fire, Auto, Explosion and Inland Trans.	30
31	Insurance Co. of State of Pa.....	27,944 19	None.	93,342 11	1,189 21	7,975 00	130,450 51	131,049 53	Fire and Tornado.	31



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32	Lumbermen's Underwriting Alliance..	None.	None.	97,200 34	None.	None.	1,355 00	98,555 34	96,271 29	Fire.	32
33	Manufacturing Lumbermen's.....	None.	None.	74,869 23	None.	None.	2,000 00	76,869 23	86,727 93	Fire.	33
34	Manufacturing Woodworkers.....	128 61	None.	33,274 70	None.	None.	1,000 00	34,403 31	55,363 34	Fire.	34
35	Mechanics and Traders.....	2,455 35	None.	12,327 34	None.	None.	2,801 24	17,583 93	15,490 33	Fire.	35
36	Merchants Fire.....	17,237 26	None.	46,239 77	None.	None.	4,418 86	67,895 89	130,546 39	Fire and Hail.	36
37	Millers National.....	2,690 62	None.	19,190 62	None.	None.	1,700 59	23,581 83	50,336 84	Fire.	37
38	Minnesota Implement.....	None.	None.	1,184 57	None.	None.	None.	1,184 57	53,790 19	Fire....	38
39	National—Ben Franklin.....	1,592 47	None.	107,488 19	None.	None.	6,482 94	115,563 60	270,624 72	Fire and Auto.	39
40	National Fire of Hartford.....	48,514 94	None.	411,150 58	901 51	None.	10,095 02	470,665 05	554,864 89	Fire, Auto and Tornado.	40
41	National Liberty.....	2,000 00	None.	1,290 30	None.	1,234 68	253 68	3,543 98	61,616 44	Fire	41
42	National Union.....	40,462 39	None.	141,058 35	None.	None.	11,750 00	194,510 42	94,441 36	Fire and Tornado.	42
43	La Nationale.....	44,159 10	None.	355,837 36	None.	None.	34,869 02	434,865 48	551,608 43	Fire.	43
44	Newark.....	8,213 00	None.	60,376 37	975 66	None.	7,680 41	77,245 44	68,983 52	Fire and Auto.	44
45	New Hampshire.....	10,612 76	None.	38,915 16	None.	None.	1,999 66	51,527 58	43,482 79	Fire.	45
46	New Jersey.....	2,216 96	346 25	13,960 30	375 88	None.	2,230 27	19,129 66	76,749 62	Fire and Auto.	46
47	Niagara.....	38,502 00	285 00	170,217 17	7,371 25	None.	17,439 20	233,814 62	216,664 19	Fire, Auto, Explosion and Tornado.	47
48	Northwestern Mutual.....	22,593 14	558 52	58,813 29	2,857 55	None.	3,250 00	88,072 41	67,826 33	Fire and Auto.	48
49	Northwestern National.....	5,042 37	3,729 45	190,719 64	15,535 52	None.	17,072 12	232,099 10	563,853 83	Fire, Auto and Tornado.	49
50	Phoenix of Paris.....	14,096 00	None.	106,456 56	None.	None.	7,425 21	127,977 77	264,699 93	Fire.	50
51	Phoenix of Hartford.....	23,219 01	3,272 63	290,760 68	9,298 62	None.	36,512 20	363,093 14	499,553 37	Fire, Auto and Hail.	51
52	Providence Washington.....	39,552 29	3,050 00	121,079 63	10,818 71	None.	2,921 66	177,422 29	127,010 83	Fire, Auto and Explosion	52
53	Queen of America.....	67,598 00	10,905 00	491,503 58	32,118 18	None.	77,397 12	679,521 88	245,631 47	Fire, Auto and Inland Trans.	53
54	Retail Hardware.....	None.	None.	1,184 57	None.	None.	None.	1,184 57	56,370 19	Fire.	54
55	St. Paul Fire & Marine.....	27,781 77	7,561 20	210,798 62	41,987 32	None.	23,010 08	321,138 99	270,892 89	Fire, Auto, Inland Trans. and Tornado.	55
56	Springfield Fire and Marine.....	98,182 81	5,400 00	217,790 82	8,248 93	None.	26,344 74	385,467 30	321,651 79	Fire, Auto, Sprinkler Leakage and Tornado	56
57	Sterling.....	None.	None.	1,836 86	None.	None.	1,063 61	2,900 47	70,171 13	Fire.	57
58	Stuyvesant.....	12,506 41	None.	52,440 60	None.	None.	14,631 15	79,578 19	69,212 05	Fire.	58
59	Tokio.....	5,500 00	None.	11,452 80	None.	None.	620 73	17,573 53	62,239 57	Fire.	59
60	L'Union of Paris.....	19,297 05	None.	181,314 18	None.	None.	44,761 07	245,372 30	467,266 59	Fire.	60
61	United States Fire.....	17,427 00	None.	73,529 42	590 43	None.	575 25	92,122 10	89,192 69	Fire, Auto, Explosion and Tornado.	61
62	Vulcan.....	13,481 93	None.	42,678 01	None.	None.	7,266 44	63,429 38	34,604 06	Fire.	62
63	Westchester.....	39,838 15	— 26 37	140,813 08	457 75	None.	30,050 46	202,133 07	236,283 82	Fire, Explosion and Hail	63
	Totals.....	1,701,905 85	167,767 63	9,008,085 51	572,396 97	None.	944,761 13	12,394,917 12	14,484,683 36		



TABLE XIII.—Showing the Cash Income and Expenditure of Canadian Com-  
CANADIAN COMPANIES—INCOME

INCOME (CASH)						
No	Companies.	Net Cash for Premiums. (Fire.)	Net Cash for Premiums. (Other).	Interest, Rents and Dividends on Stock, etc. (Fire and other.)	Sundry. (Fire and other.)	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Acadia Fire.....	233,766 60	35,152 99	44,239 56	None	313,159 15
2	Antigonish Farmers.....	3,326 13	None.	141 16	None.	3,467 29
3	Beaver Fire.....	34,759 51	None	19,685 00	1,636 34	56,080 85
4	British America.....	3,021,123 85	992,757 48	146,344 94	3,151 83	4,163,378 10
5	British Colonial.....	246,936 05	None.	10,833 09	(a) 2,430 00	260,199 14
6	British Northwestern.....	177,902 08	None	10,640 63	125 00	188,667 71
7	Canada Accident and Fire.....	120,514 57	387,441 36	26,923 92	1,617 86	536,497 71
8	Canada National.....	204,988 29	None	147,801 06	3,677 00	356,466 35
9	Canada Security.....	68,353 71	285,123 28	14,436 15	322 40	368,235 54
10	Canadian Fire.....	377,434 67	25,154 52	75,061 17	15,824 64	493,475 00
11	Canadian Indemnity.....	118,211 05	289,414 22	22,595 72	None	430,220 99
12	Canadian Lumbermen's.....	2,503 14	None	538 75	(b) 10,381 16	13,423 05
13	Canadian Surety.....	None.	259,105 95	21,504 60	(c) 2,210 93	282,821 48
14	Cumberland Farmers.....	1,906 47	None	116 78	55 00	2,078 25
15	Dominion Fire.....	436,154 08	292,509 20	32,617 26	7,653 46	768,934 00
16	Dom. of Canada Guar. and Acct.....	78,343 06	821,815 57	45,720 38	(a) 1,080 00	946,959 01
17	Fire Insurance Co. of Canada.....	184,636 51	None	14,126 65	None.	198,763 16
18	General Accident of Canada.....	48,036 42	539,073 00	29,138 61	None.	616,248 03
19	Globe Indemnity.....	193,181 44	683,336 49	38,587 34	None	915,105 27
20	Grain Insurance.....	201,490 02	60,824 99	3,823 15	(a) 2,783 00	268,921 16
21	Guardian Ins. Co of Canada.....	259,212 67	291,792 99	33,890 63	None.	584,896 29
22	Halifax Fire.....	30,759 94	None.	22,822 58	62 50	53,645 02
23	Hudson Bay.....	228,808 38	None.	12,300 40	(d) 607 86	241,716 64
24	Imperial Guarantee and Acc't.....	None	(e) 465,569 11	21,598 57	306 25	487,473 93
25	Imperial Underwriters.....	150,047 25	None.	22,568 72	None	172,615 97
26	Kings Mutual.....	21,780 02	None	1,462 59	1,370 72	24,613 33
27	Liverpool Manitoba.....	314,402 21	None.	48,479 80	None.	362,882 01
28	London & Lancashire Guarantee & Acc't	None.	473,694 87	15,299 80	None.	488,994 67
29	London Mutual.....	609,966 66	None	19,091 34	(f) 168 39	629,226 39
30	Mercantile.....	360,788 09	None	25,889 31	4 86	386,682 26
31	Mount Royal.....	700,794 56	28,709 93	84,947 68	(c) 3,612 20	818,064 37
32	Mutual Fire.....	20,253 10	None	3,514 73	None.	23,767 83
33	North American Accident.....	None	513,923 62	20,632 20	None.	534,555 82
34	North Empire.....	158,083 14	None.	17,443 17	557 02	176,083 33
35	North West.....	168,176 98	None	20,751 00	10 68	188,938 66
36	Occidental.....	247,729 05	15,670 92	36,341 41	None	299,741 38
37	Pacific Coast.....	251,534 08	None	34,045 29	(a) 20,283 96	305,863 33
38	Pacific Marine.....	9,017 97	378 80	None	1,215 43	10,612 20
39	Pictou County Farmers.....	4,364 58	None.	784 26	146 00	5,294 84
40	Quebec.....	376,748 70	None.	36,235 12	None.	412,983 82
41	Reliance.....	486 93	None.	481 81	(a) 100,000 00	100,968 74
42	Scottish Canadian.....	None	None.	138 17	None	138 17
43	Western.....	3,746,314 73	1,434,352 78	213,323 75	(g) 14,597 65	5,408,588 91
	Totals.....	13,412,836 69	7,895,802 07	1,396,918 25	195,892 14	22,901,449 15

(a) Premium on capital stock.  
(b) Cash dividends received from Mutual reinsuring companies.  
(c) Profit on sale of securities.  
(d) Including \$442.86 profit on sale of securities.  
(e) Including \$2,825 policy fees.  
(f) Including \$61.79 profit on sale of securities.  
(g) Including \$14,054.22 profit on sale of securities.  
Received on account of capital stock not included in income:—  
Beaver Fire, \$21,035; British Colonial, \$51,620; Canada National, \$23,778.15; Canada Security, \$25,000; Dominion  
Fire, \$1,750; Dominion of Canada Guarantee and Accident \$1,080; Grain Insurance, \$165,150; Fire Insurance  
Co. of Canada, \$7,480; Hudson Bay, \$85,540; Mutual Fire, \$7,505.88; Occidental, \$25,237.30;  
Reliance, \$200,000; Scottish Canadian, \$150,000; Pacific Coast, \$4,089.



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panies transacting Fire, Marine and other Insurance.

AND EXPENDITURE, 1920

EXPENDITURE (CASH).

Paid for losses. (Fire.)	Dividends or Bonus to shareholders. (Fire and other).	GENERAL EXPENSES. (FIRE.)		Expenditure on Account of Branches other than Fire & Life.	Total Expenditure.	e Excess of Premiums received over Losses paid. (Fire.) — dThe Reverse.	e Excess of Income over Expenditure. — dThe Reverse.	No
		Commission or Brokerage.	Other.					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
100,857 87	24,000 00	34,076 52	60,466 71	16,790 17	236,191 27 e	132,908 73 e	76,967 88	1
1,170 25	None.	337 59	307 17	None.	1,815 01 e	2,155 88 e	1,652 28	2
7,079 71	36,661 00	— 4,020 14	20,615 11	None.	60,335 68 e	27,679 80 d	4,254 83	3
1,430,202 78	38,500 00	808,033 06	1,247,355 41	601,728 89	4,125,820 14 e	1,590,921 07 e	37,557 96	4
144,254 80	None.	28,098 41	71,515 30	None.	243,868 51 e	102,681 25 e	16,330 63	5
67,182 04	None.	47,764 47	30,085 16	None.	145,031 67 e	110,720 04 e	43,636 04	6
51,097 72	4,332 00	16,123 07	46,292 63	387,102 98	504,948 40 e	69,416 85 e	31,549 31	7
61,282 15	109,278 66	24,518 44	a)104,585 95	None.	299,665 20 e	143,706 14 e	56,801 15	8
28,404 17	25,000 00	8,024 62	54,699 91	243,188 25	359,316 95 e	39,949 54 e	8,918 59	9
119,231 80	100,000 00	24,770 38	147,489 44	10,129 34	401,620 96 e	258,202 87 e	91,854 04	10
29,365 15	30,000 00	36,305 06	19,877 58	210,825 86	326,373 65 e	88,845 90 e	103,847 34	11
None.	None.	3,495 18	3,034 09	None.	6,529 27 e	2,503 14 e	6,893 78	12
None.	17,500 00	None	None	221,741 14	239,241 14	None	43,580 34	13
1,238 00	None.	159 00	242 27	None.	1,639 27 e	668 47 e	435 98	14
182,430 17	None.	73,653 27	96,243 42	268,829 79	621,156 65 e	253,723 91 e	147,777 35	15
23,627 23	37,200 00	19,585 77	17,823 03	809,411 15	907,647 18 e	54,715 83 e	39,311 83	16
83,240 46	None.	18,879 38	57,550 01	None.	159,669 85 e	101,396 05 e	39,093 31	17
16,960 22	None	7,774 15	12,190 13	527,637 91	564,562 41 e	31,076 20 e	51,685 62	18
63,993 68	12,000 00	38,816 94	47,240 92	711,228 05	873,279 59 e	129,187 76 e	41,825 68	19
29,002 34	None.	— 3,396 79	52,673 24	14,900 79	93,179 58 e	172,487 68 e	175,741 58	20
85,666 89	None.	49,075 02	17,145 03	311,813 60	463,700 54 e	173,545 78 e	121,195 75	21
13,200 92	19,200 00	641 81	14,679 47	None.	47,722 20 e	17,559 02 e	5,922 82	22
89,434 16	None.	34,390 65	67,429 87	None.	191,254 68 e	139,374 22 e	50,461 96	23
None.	16,000 00	None.	None.	(b)452,148 09	468,148 09 e	None.	19,325 84	24
67,553 85	None.	21,965 24	34,336 80	None.	123,855 89 e	82,493 40 e	48,760 08	25
4,231 80	None.	None.	5,775 86	None.	10,007 66 e	17,548 22 e	14,605 67	26
96,659 31	34,565 62	38,165 07	71,601 78	None.	240,991 78 e	217,742 90 e	121,890 23	27
None.	40,000 00	None.	None.	460,660 91	500,660 91 e	None.	11,666 24	28
263,156 59	2,750 00	103,030 17	171,933 91	None.	540,870 67 e	346,810 07 e	88,355 72	29
154,030 82	50,000 00	77,721 17	55,714 63	None.	337,466 62 e	206,757 27 e	49,215 64	30
329,526 00	192,177 85	115,809 69	145,502 85	13,700 42	796,716 81 e	371,268 56 e	21,347 56	31
8,630 44	None.	9,657 87	2,680 83	None.	20,969 14 e	11,622 66 e	2,798 69	32
None.	None.	None.	None.	494,388 16	494,388 16 e	None.	40,167 66	33
92,124 16	None..	48,904 01	45,665 79	None.	186,693 96 e	65,958 98 d	10,610 63	34
66,738 79	12,000 00	34,511 88	31,764 01	None.	145,014 68 e	101,438 19 e	43,923 98	35
92,206 47	None	36,171 35	68,577 78	9,658 69	206,614 29 e	155,522 58 e	93,127 09	36
128,279 89	33,057 45	34,794 77	59,003 86	None.	255,135 97 e	123,254 19 e	50,727 36	37
1,105 78	None.	3,622 22	6,516 53	208 73	11,453 26 e	7,912 19 d	841 06	38
2,760 59	None.	None	1,063 59	None.	3,824 18 e	1,603 99 e	1,470 66	39
178,862 48	75,000 00	74,157 31	68,704 21	None.	396,724 00 e	197,886 22 e	16,259 82	40
None.	None.	105 37	5,033 25	None.	5,138 62 e	486 93 e	95,830 12	41
None.	None.	None.	4,954 79	300 00	5,254 79	None	5,116 62	42
1,602,607 78	160,000 00	668,781 62	739,870 01	2,437,840 38	5,609,099 79 e	2,143,706 95 d	200,510 88	43
5,717,397 26	1,069,222 58	2,534,503 60	3,708,242 33	8,204,233 30	21,233,599 07	7,695,439 43 e	1,667,850 08	

(a) Including \$39,920.30 investment expenses.  
(b) Including \$2,825 policy fees retained by agents.



TABLE XIV.—Showing the Cash Income and Expenditure in Canada of  
BRITISH COMPANIES—INCOME

INCOME (CASH).

No.	Companies	Net Cash for Premiums (Fire)	Net Cash for Premiums (Other)	Interest, Rents and Dividends on Stock (Fire and other)	Sundry (Fire and other).	Total Cash Income.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Alliance.....	428,771 33	415,758 69	530 70	None.	845,060 72
2	Atlas.....	751,263 24	None.	30,751 65	None.	782,014 89
3	British Crown.....	525,288 94	377,797 02	22,815 13	None.	925,901 09
4	British General.....	107,559 57	None.	171 08	None.	107,730 65
5	British Traders.....	270,719 95	239,272 68	2,659 02	None.	512,651 65
6	Caledonian.....	523,646 40	None.	26,326 09	None.	549,972 49
7	Car and General.....	139,339 05	371,554 69	39,224 37	None.	550,118 11
8	Century.....	291,023 09	None.	1,792 33	None.	292,815 42
9	China.....	9,935 88	None.	None.	None.	9,935 88
10	Commercial Union.....	1,183,676 17	None.	72,458 47	None.	1,256,134 64
11	Eagle, Star & British Dominions.....	449,391 95	116,170 94	4,560 02	None.	570,122 91
12	Employers Liability.....	832,257 75	1,615,564 20	2,713 11	None.	2,450,535 06
13	Essex and Suffolk.....	49,392 76	None.	2,399 49	None.	51,792 25
14	General Accident Fire and Life.....	581,522 69	259,069 83	31,533-02	(a) 408 16	872,533 70
15	Guardian Assurance.....	1,753,853 58	None.	28,408 27	None.	1,782,261 85
16	Law, Union and Rock.....	339,603 26	139,519 01	607,630 01	1 00	1,086,753 28
17	Liverpool and London and Globe.....	1,658,181 29	None.	116,800 35	None.	1,774,981 64
18	London Guarantee.....	859,994 64	781,413 26	26,322 65	None.	1,667,730 55
19	London and Lancashire.....	1,107,974 06	50,414 65	30,459 18	27 18	1,188,875 07
20	London Assurance.....	634,901 29	5,519 45	26,419 16	None.	666,839 90
21	Marine.....	None.	109,293 67	2,846 60	None.	112,140 27
22	Merchants Marine.....	None.	None.	None.	None.	None.
23	Motor Union.....	None.	176,756 00	1,870 02	None.	178,626 02
24	National Benefit.....	52,322 69	4,883 00	None.	10,761 57	67,967 26
25	National Prov. Plate Glass.....	17,414 32	17,890 85	1,510 99	None.	36,816 16
26	North British and Mercantile.....	1,252,237 62	None.	73,811 80	None.	1,326,049 42
27	Northern Assurance.....	1,214,345 52	110,126 61	56,956 40	333 24	1,381,761 77
28	Norwich Union Fire.....	1,179,151 30	421,622 54	67,414 15	198 13	1,668,386 12
29	Ocean Accident and Guarantee.....	367,199 06	892,769 39	17,728 44	26 40	1,277,723 29
30	Palatine.....	487,715 00	5,941 37	25,811 27	None.	519,467 64
31	Phoenix of London.....	1,297,218 05	None.	76,600 24	6 00	1,373,824 29
32	Provincial.....	153,053 13	None.	1,412 13	None.	154,465 26
33	Queensland.....	280,674 45	None.	2,407 18	None.	283,081 63
34	Railway Passengers.....	None.	375,232 40	831 69	None.	376,064 09
35	Royal Exchange.....	800,729 72	197,589 04	23,002 09	None.	1,021,320 85
36	Royal Insurance.....	2,178,381 93	None.	196,798 91	None.	2,375,180 84
37	Royal Scottish.....	173,357 73	None.	4,029 99	None.	177,387 72
38	Scottish Metropolitan.....	119,654 39	252,411 94	643 12	None.	372,709 45
39	Scottish Union.....	464,627 37	30,420 37	112,862 21	32 19	607,942 14
40	Sun Insurance.....	842,503 65	None.	23,757 57	18 00	866,279 22
41	Traders and General.....	47,903 22	7,689 69	30 70	None.	55,623 61
42	Union Assurance Society.....	778,315 59	16,012 94	39,969 89	2 93	834,301 35
43	Union of Canton.....	547,273 71	352,832 91	32,597 48	None.	932,704 10
44	Union Marine.....	None.	20,414 03	3,356 65	None.	23,770 68
45	Yangtze.....	15,066 85	None.	1,799 22	None.	16,866 07
46	Yorkshire.....	558,234 80	267,925 33	174,692 83	None.	1,000,852 96
	Totals .....	25,325,676 99	7,631,866 50	2,016,715 67	11,814 80	34,986,073 96

(a) Including \$372.16 profit on sale of securities.



SESSIONAL PAPER No. 9

British Companies transacting the Business of Fire and other Insurance.  
AND EXPENDITURE, 1920.

EXPENDITURE (CASH).

Paid for losses (Fire)	General Expenses (Fire).		Expenditure on account of Branches other than Fire and Life	Total Cash Expenditure	<sup>e</sup> Excess of Premiums received over Losses paid. (Fire) <sup>d</sup> The Reverse	<sup>e</sup> Excess of Income over Expenditure <sup>d</sup> The Reverse	No.
	Commission or Brokerage	Other					
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
190,882 46	99,319 61	57,955 78	361,375 08	709,532 93 <sup>e</sup>	237,888 87 <sup>e</sup>	135,527 79	1
264,202 29	147,924 45	105,787 76	None.	517,914 50 <sup>e</sup>	487,060 95 <sup>e</sup>	264,100 39	2
275,316 64	141,657 54	71,465 76	249,017 78	737,457 72 <sup>e</sup>	249,972 30 <sup>e</sup>	188,443 37	3
29,151 89	25,859 92	18,325 44	None.	73,337 25 <sup>e</sup>	78,407 68 <sup>e</sup>	34,393 40	4
123,954 49	70,818 61	32,436 32	185,386 52	412,595 94 <sup>e</sup>	146,765 46 <sup>e</sup>	100,055 71	5
213,115 13	99,123 24	93,467 17	None.	405,705 54 <sup>e</sup>	310,531 27 <sup>e</sup>	144,266 95	6
45,410 76	31,973 86	21,481 15	255,084 37	353,950 14 <sup>e</sup>	93,928 29 <sup>e</sup>	196,167 97	7
118,631 55	87,876 68	14,564 61	None.	221,072 84 <sup>e</sup>	172,391 54 <sup>e</sup>	71,742 58	8
554 29	2,247 42	1,350 32	None.	4,152 03 <sup>e</sup>	9,381 59 <sup>e</sup>	5,783 85	9
582,640 36	241,212 34	154,109 95	None.	977,962 65 <sup>e</sup>	601,035 81 <sup>e</sup>	278,171 99	10
161,873 03	105,418 56	61,054 05	87,815 25	416,160 89 <sup>e</sup>	287,518 92 <sup>e</sup>	153,962 02	11
401,723 40	168,205 57	176,644 46	1,461,810 69	2,208,384 12 <sup>e</sup>	430,534 35 <sup>e</sup>	242,150 94	12
4,376 88	13,528 65	11,480 69	None.	29,386 22 <sup>e</sup>	45,015 88 <sup>e</sup>	22,406 03	13
273,127 72	128,369 41	78,303 94	174,421 73	654,222 80 <sup>e</sup>	308,394 97 <sup>e</sup>	218,310 90	14
740,269 95	341,204 83	183,089 65	None.	1,264,564 43 <sup>e</sup>	1,013,583 63 <sup>e</sup>	517,697 42	15
117,766 16	72,952 31	70,703 52	154,047 92	415,469 91 <sup>e</sup>	221,837 10 <sup>e</sup>	671,283 37	16
735,059 68	326,222 35	240,477 07	None.	1,301,759 10 <sup>e</sup>	923,121 61 <sup>e</sup>	473,222 54	17
531,889 80	211,525 73	85,968 47	709,396 56	1,538,780 56 <sup>e</sup>	328,104 84 <sup>e</sup>	128,949 99	18
549,922 46	223,297 00	177,160 99	35,668 84	986,049 29 <sup>e</sup>	558,051 60 <sup>e</sup>	202,825 78	19
220,439 87	129,310 31	105,659 62	1,690 59	457,100 39 <sup>e</sup>	414,461 42 <sup>e</sup>	209,739 51	20
None.	None.	None.	84,278 52	84,278 52	None.	27,861 75	21
None.	None.	None.	None.	None.	None.	None.	22
None.	None.	None.	159,831 57	159,831 57	None.	18,794 45	23
18,402 75	17,441 73	8,905 82	5,850 02	50,600 32 <sup>e</sup>	33,919 94 <sup>e</sup>	17,366 94	24
61 73	3,735 37	4,407 29	29,277 83	37,482 22 <sup>e</sup>	17,352 59 <sup>d</sup>	666 06	25
636,982 77	240,088 73	170,595 85	None.	1,047,667 35 <sup>e</sup>	615,254 85 <sup>e</sup>	278,382 07	26
577,075 40	236,131 98	160,767 79	111,002 57	1,084,977 74 <sup>e</sup>	637,270 12 <sup>e</sup>	296,784 03	27
485,156 94	228,640 50	227,699 42	391,735 05	1,333,231 91 <sup>e</sup>	693,994 36 <sup>e</sup>	335,154 21	28
171,549 10	75,373 18	72,768 72	789,793 04	1,109,484 04 <sup>e</sup>	195,649 96 <sup>e</sup>	168,239 25	29
246,558 21	102,362 53	65,425 44	4,126 88	418,473 06 <sup>e</sup>	241,156 79 <sup>e</sup>	100,994 58	30
363,526 77	284,387 60	187,631 12	None.	835,545 49 <sup>e</sup>	933,691 28 <sup>e</sup>	538,278 80	31
54,634 93	41,445 13	11,514 45	None.	107,594 51 <sup>e</sup>	98,418 20 <sup>e</sup>	46,870 75	32
106,359 14	84,897 44	18,632 35	None.	209,888 93 <sup>e</sup>	174,315 31 <sup>e</sup>	73,192 70	33
None.	None.	None.	319,548 85	319,548 85	None.	56,515 24	34
351,553 27	174,724 16	88,034 13	182,193 18	796,504 74 <sup>e</sup>	449,176 45 <sup>e</sup>	224,816 11	35
856,798 88	393,845 80	366,393 83	None.	1,617,038 51 <sup>e</sup>	1,321,583 05 <sup>e</sup>	758,142 33	36
58,486 33	43,795 65	44,674 71	None.	146,956 69 <sup>e</sup>	114,871 40 <sup>e</sup>	30,431 03	37
24,365 63	22,671 27	40,086 46	200,469 18	287,592 54 <sup>e</sup>	95,288 76 <sup>e</sup>	85,116 91	38
175,580 51	104,867 71	56,499 21	30,708 39	367,655 82 <sup>e</sup>	289,046 86 <sup>e</sup>	240,286 32	39
363,051 71	171,139 19	129,199 39	None.	663,390 29 <sup>e</sup>	479,451 94 <sup>e</sup>	202,888 93	40
4,656 48	23,254 32	6,983 90	7,689 60	42,584 30 <sup>e</sup>	43,246 74 <sup>e</sup>	13,039 31	41
305,608 73	145,367 25	111,725 87	4,729 61	567,431 46 <sup>e</sup>	472,706 86 <sup>e</sup>	266,869 89	42
255,081 40	144,684 55	55,795 54	345,784 55	801,346 04 <sup>e</sup>	292,192 31 <sup>e</sup>	131,358 06	43
None.	None.	None.	16,310 95	16,310 95	None.	7,459 73	44
443 81	3,760 72	763 88	None.	4,968 41 <sup>e</sup>	14,623 04 <sup>e</sup>	11,897 66	45
318,641 63	166,317 06	26,531 30	245,547 82	757,037 81 <sup>e</sup>	239,593 17 <sup>e</sup>	243,815 15	46
10,954,884 93	5,376,980 26	3,616,523 19	6,604,592 94	26,552,981 32 <sup>e</sup>	14,370,792 06 <sup>e</sup>	3,433,092 64	



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TABLE XV.—Showing the Cash Income and Expenditure in Canada of  
FOREIGN COMPANIES—INCOME

INCOME (CASH)						
No.	Companies	Net Cash for Premiums (Fire).	Net Cash for Premiums (Other).	Interest Rents and Dividends on Stock (Fire and other).	Sundry (Fire and other).	Total Cash Income
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Aetna .....	569,474 89	38,900 90	29,414 78	None	637,790 57
2	Agricultural .....	31,558 49	None	1,849 20	7,567 69	40,975 38
3	Alliance Insurance .....	204,366 59	24,306 34	6,025 00	None	234,697 93
4	American Alliance .....	6,389 19	363 84	1,650 00	None	8,403 03
5	American Central .....	256,985 13	3,534 70	8,189 22	None	268,709 05
6	American Equitable .....	78,596 39	None	2,993 20	None	81,589 59
7	American Insurance .....	63,488 87	None	2,920 00	None	66,408 87
8	American Lloyds .....	17,534 46	3,210 47	3,136 32	None	23,881 25
9	Boston .....	122,265 40	None	2,965 70	None	125,231 10
10	Caledonian-American .....	18,046 76	None	2,933 34	None	20,980 10
11	California .....	107,106 27	None	7,008 38	None	114,114 65
12	Citizens of Missouri .....	41,005 18	None	171 06	None	41,176 24
13	Columbia .....	43,094 59	93,202 47	4,965 52	None	141,262 58
14	Commercial Union of New York .....	7,801 39	None	700 00	None	8,501 39
15	Connecticut .....	201,203 64	176,316 78	23,955 49	None	401,475 91
16	Continental .....	557,938 73	192,561 56	24,236 76	None	774,737 05
17	Equitable Fire and Marine .....	62,636 11	509 83	11,541 35	None	74,687 29
18	Fidelity-Phenix .....	524,319 75	195,014 37	30,352 62	None	749,686 74
19	Fire Association of Philadelphia .....	77,237 46	None	2,492 43	None	79,729 89
20	Fireman's Fund .....	251,654 38	38,154 87	10,533 74	None	300,342 99
21	Firemen's Insurance .....	144,731 22	None	319 55	None	145,050 77
22	General of Paris .....	171,370 06	None	717 46	None	172,087 52
23	Girard .....	36,528 35	None	77 72	None	36,606 07
24	Glens Falls .....	237,815 53	231,510 40	19,434 26	None	488,760 19
25	Globe and Rutgers .....	1,077,859 22	113,168 38	50,301 19	None	1,241,328 79
26	Great American .....	611,854 63	160,097 43	38,672 44	201 68	810,826 18
27	Hardware Dealers .....	1,167 63	None	None	None	1,167 63
28	Hartford Fire .....	1,391,844 94	890,703 65	138,436 00	None	2,420,984 59
29	Home Insurance .....	1,831,666 84	929,869 64	116,369 07	None	2,877,905 55
30	Insurance Co. of North America .....	978,756 62	136,073 96	38,765 83	None	1,153,596 41
31	Insurance Co. of State of Pa. ....	202,373 57	1,466 04	9,488 86	None	213,328 47
32	Lumbermen's Underwriting Alliance .....	240,629 63	None	8,243 53	None	248,873 16
33	Manufacturing Lumbermen's .....	193,695 07	None	3,987 50	None	197,682 57
34	Manufacturing Woodworkers .....	74,155 94	None	2,062 50	None	76,218 44
35	Mechanics and Traders .....	36,611 33	None	850 00	None	37,461 33
36	Merchants Fire .....	107,965 61	105,042 61	1,578 44	None	214,586 66
37	Millers National .....	40,036 71	None	2,861 38	None	42,898 09
38	Minnesota Implement .....	1,167 63	None	None	None	1,167 63
39	National-Ben Franklin .....	173,030 34	71 09	13,218 43	None	186,319 86
40	National Fire of Hartford .....	774,725 58	962 74	38,753 48	None	814,441 80
41	National Liberty .....	606 59	None	None	None	606 59
42	National Union .....	290,803 52	1,443 37	13,235 76	None	305,482 65
43	La Nationale .....	626,079 75	None	8,075 50	None	634,155 25
44	Newark .....	115,607 84	2,805 34	2,351 52	None	120,764 71
45	New Hampshire .....	90,235 41	None	3,309 35	None	93,544 76
46	New Jersey .....	84,437 81	5,493 24	1,085 53	None	91,016 58
47	Niagara .....	363,332 79	16,492 60	14,104 70	None	393,930 09
48	Northwestern Mutual .....	98,939 60	5,578 93	1,172 05	None	105,690 58
49	Northwestern National .....	312,456 02	40,927 92	9,477 43	None	362,861 37
50	Phenix of Paris .....	204,954 54	None	538 83	None	205,493 37
51	Phoenix of Hartford .....	468,319 37	200,557 83	55,842 57	None	724,719 77
52	Providence Washington .....	320,332 04	34,896 23	9,172 50	None	364,400 77
53	Queen of America .....	806,786 73	80,596 90	34,691 58	None	922,075 21
54	Retail Hardware .....	1,167 63	None	None	None	1,167 63
55	St. Paul Fire and Marine .....	429,363 10	117,216 87	22,397 71	None	568,977 68
56	Springfield Fire and Marine .....	451,810 39	12,131 68	25,505 96	None	489,448 03
57	Sterling .....	None	None	None	None	None
58	Stuyvesant .....	111,869 11	None	4,649 76	None	116,518 87
59	Tokio .....	7,629 22	None	3,323 54	None	10,952 76
60	L'Union of Paris .....	332,612 73	None	4,828 65	None	337,441 38
61	United States Fire .....	173,016 41	4,156 31	5,418 75	None	182,591 47
62	Vulcan .....	97,917 51	None	3,477 60	None	101,395 11
63	Westchester .....	288,789 34	177,624 96	14,070 09	None	480,484 39
Totals .....		17,247,757 58	4,034,964 25	898,901 13	7,769 37	22,189,392 33



SESSIONAL PAPER No. 9

Foreign Companies transacting the Business of Fire and other Insurance.  
AND EXPENDITURE, 1920.

EXPENDITURE (CASH).

Paid for losses. (Fire).	General Expenses (Fire).		Expenditure on account of Branches other than Fire and Life	Total Cash Expenditure	<sup>e</sup> Excess of Premiums received over Losses paid. (Fire.) <sup>d</sup> The Reverse.	<sup>e</sup> Excess of Income over Expenditure <sup>d</sup> The Reverse	No.
	Commission or Brokerage.	Other					
\$      cts	\$      cts.	\$      cts.	\$      cts.	\$      cts.	\$      cts.	\$      cts.	
224,575 62	118,741 89	52,898 37	24,888 71	421,104 59 <sup>e</sup>	344,899 27 <sup>e</sup>	216,685 98	1
3,567 85	9,098 86	2,394 29	None	15,061 00 <sup>e</sup>	27,990 64 <sup>e</sup>	25,914 38	2
106,055 06	53,014 80	13,197 91	17,395 52	189,663 29 <sup>e</sup>	98,311 53 <sup>e</sup>	45,034 64	3
951 52	1,821 39	445 09	144 44	3,362 44 <sup>e</sup>	5,437 67 <sup>e</sup>	5,040 59	4
98,252 45	56,520 38	3,829 45	1,400 23	160,002 51 <sup>e</sup>	158,732 68 <sup>e</sup>	108,706 54	5
35,509 84	17,516 19	13,273 73	None	66,299 76 <sup>e</sup>	43,086 55 <sup>e</sup>	15,289 83	6
22,871 18	19,770 28	4,128 16	None	46,769 62 <sup>e</sup>	40,617 69 <sup>e</sup>	19,639 25	7
6,652 27	3,841 67	2,336 39	4,664 59	17,494 92 <sup>e</sup>	10,882 19 <sup>e</sup>	6,386 33	8
68,794 89	31,260 17	12,067 49	None	112,122 55 <sup>e</sup>	53,470 51 <sup>e</sup>	13,108 55	9
244 23	3,066 36	11,720 99	None	15,031 58 <sup>e</sup>	17,802 53 <sup>e</sup>	5,948 52	10
21,358 78	24,735 48	12,978 01	None	59,072 27 <sup>e</sup>	85,747 49 <sup>e</sup>	55,042 38	11
9,580 51	11,548 75	2,137 61	None	23,266 87 <sup>e</sup>	31,424 67 <sup>e</sup>	17,909 37	12
4,104 20	10,039 79	14,907 60	72,117 85	101,169 44 <sup>e</sup>	38,990 39 <sup>e</sup>	40,093 14	13
1,711 09	1,963 57	662 21	None	4,336 87 <sup>e</sup>	6,090 30 <sup>e</sup>	4,164 52	14
75,579 47	51,289 56	47,799 35	150,999 99	325,668 37 <sup>e</sup>	125,624 17 <sup>e</sup>	75,807 54	15
282,606 68	112,629 19	107,624 20	145,870 49	648,730 56 <sup>e</sup>	275,332 05 <sup>e</sup>	126,006 49	16
19,973 02	18,794 94	463 45	102 82	39,334 23 <sup>e</sup>	42,663 09 <sup>e</sup>	35,353 06	17
284,528 57	111,598 88	118,900 12	148,962 20	663,989 77 <sup>e</sup>	239,791 18 <sup>e</sup>	85,696 97	18
29,074 48	21,316 41	6,709 72	None	57,100 61 <sup>e</sup>	48,162 98 <sup>e</sup>	22,629 28	19
232,112 51	57,556 32	26,998 36	31,337 81	348,005 00 <sup>e</sup>	19,541 87 <sup>e</sup>	47,662 01	20
63,711 89	34,281 24	16,788 31	None	114,781 44 <sup>e</sup>	81,019 33 <sup>e</sup>	30,269 33	21
70,446 07	39,704 61	26,765 70	None	136,916 38 <sup>e</sup>	100,923 99 <sup>e</sup>	35,171 14	22
17,843 80	8,056 34	5,158 27	None	31,058 41 <sup>e</sup>	18,684 55 <sup>e</sup>	5,547 66	23
109,916 65	57,410 14	27,723 11	222,101 53	417,151 43 <sup>e</sup>	127,898 88 <sup>e</sup>	71,608 76	24
429,859 66	208,470 03	122,132 12	36,825 61	797,287 42 <sup>e</sup>	647,999 56 <sup>e</sup>	444,041 37	25
369,239 25	148,379 00	60,102 26	119,728 70	697,449 21 <sup>e</sup>	242,615 38 <sup>e</sup>	113,376 97	26
92 84	388 01	2,713 09	None	3,193 94 <sup>e</sup>	1,074 79 <sup>d</sup>	2,026 31	27
642,533 16	278,716 16	184,855 42	653,790 08	1,759,894 82 <sup>e</sup>	749,311 78 <sup>e</sup>	661,089 77	38
947,548 90	423,290 09	229,470 55	814,157 84	2,414,467 38 <sup>e</sup>	884,117 94 <sup>e</sup>	463,438 17	29
468,910 56	252,825 93	74,237 25	95,466 78	891,440 52 <sup>e</sup>	509,846 06 <sup>e</sup>	262,155 89	30
75,415 74	51,881 05	45,896 63	342 65	173,536 07 <sup>e</sup>	126,957 83 <sup>e</sup>	39,792 40	31
187,507 21	None	73,628 23	None	261,135 44 <sup>e</sup>	53,122 42 <sup>d</sup>	12,262 28	32
63,675 16	None	66,230 12	None	129,905 28 <sup>e</sup>	130,019 91 <sup>e</sup>	67,777 29	33
46,456 31	None	18,464 67	None	64,920 98 <sup>e</sup>	27,699 63 <sup>e</sup>	11,297 46	34
3,576 36	8,736 88	1,436 47	None	13,749 71 <sup>e</sup>	33,034 97 <sup>e</sup>	23,711 62	35
46,415 72	26,231 83	18,724 00	89,539 09	180,910 64 <sup>e</sup>	61,549 89 <sup>e</sup>	33,676 02	36
45,851 37	10,617 66	3,909 07	None	60,378 10 <sup>d</sup>	5,814 66 <sup>d</sup>	17,480 01	37
92 84	388 01	2,713 09	None	3,193 94 <sup>e</sup>	1,074 79 <sup>d</sup>	2,026 31	38
56,925 31	33,105 17	36,928 22	3,159 58	130,118 28 <sup>e</sup>	116,105 03 <sup>e</sup>	56,201 58	39
395,686 71	146,080 17	205,629 81	239 71	747,636 40 <sup>e</sup>	379,038 87 <sup>e</sup>	66,805 40	40
None	100 43	5,016 34	None	5,116 77 <sup>e</sup>	606 59 <sup>d</sup>	4,510 18	41
115,745 66	70,188 92	21,369 04	921 70	208,225 32 <sup>e</sup>	175,057 86 <sup>e</sup>	97,257 33	42
260,340 20	67,190 87	82,602 32	None	410,133 39 <sup>e</sup>	365,739 55 <sup>e</sup>	224,021 86	43
38,716 59	16,771 17	23,624 55	1,444 27	80,556 58 <sup>e</sup>	76,891 26 <sup>e</sup>	40,208 13	44
50,769 49	22,659 89	10,529 09	None	83,958 47 <sup>e</sup>	39,465 92 <sup>e</sup>	9,586 29	45
17,261 98	25,341 70	3,203 83	7,014 02	52,821 53 <sup>e</sup>	67,175 83 <sup>e</sup>	38,195 05	46
164,107 64	67,206 96	70,335 44	14,526 12	316,176 16 <sup>e</sup>	199,225 15 <sup>e</sup>	77,753 93	47
15,820 54	1,247 91	22,626 47	6,074 49	45,769 41 <sup>e</sup>	83,119 06 <sup>e</sup>	59,921 17	48
103,624 41	70,479 85	55,477 34	32,228 58	261,810 18 <sup>e</sup>	208,831 61 <sup>e</sup>	101,051 19	49
80,390 53	58,962 53	31,880 67	None	171,233 73 <sup>e</sup>	124,564 01 <sup>e</sup>	34,259 64	50
161,423 07	104,701 43	88,240 64	167,488 92	521,854 06 <sup>e</sup>	306,896 30 <sup>e</sup>	202,865 71	51
158,935 09	31,815 94	15,596 61	26,985 80	233,333 44 <sup>e</sup>	161,396 95 <sup>e</sup>	131,067 33	42
308,697 52	162,430 34	134,214 90	72,532 09	677,874 85 <sup>e</sup>	498,089 21 <sup>e</sup>	244,200 36	53
92 84	388 01	2,713 09	None	3,193 94 <sup>e</sup>	1,074 79 <sup>d</sup>	2,026 31	54
167,945 22	86,026 78	70,095 31	99,335 47	423,402 78 <sup>e</sup>	261,417 88 <sup>e</sup>	145,574 90	55
214,029 41	95,638 98	44,802 00	821 90	355,292 29 <sup>e</sup>	237,780 98 <sup>e</sup>	134,155 74	56
None	971 18	1,934 98	None	2,906 16	None <sup>d</sup>	2,906 16	57
38,423 42	22,568 05	5,592 77	None	66,584 24 <sup>e</sup>	73,445 69 <sup>e</sup>	49,934 63	58
499 07	839 39	155 00	None	1,493 46 <sup>e</sup>	7,130 15 <sup>e</sup>	9,459 30	59
161,733 79	62,575 53	53,456 15	None	277,765 47 <sup>e</sup>	170,878 94 <sup>e</sup>	59,675 91	60
15,358 67	52,398 75	4,136 85	750 66	72,644 93 <sup>e</sup>	157,657 74 <sup>e</sup>	109,946 54	61
30,217 05	28,007 79	5,822 62	None	64,047 46 <sup>e</sup>	67,700 46 <sup>e</sup>	37,347 65	62
109,850 49	77,193 77	36,663 67	140,222 71	363,930 67 <sup>e</sup>	178,938 85 <sup>e</sup>	116,553 72	63
7,783,792 41	3,590,393 37	2,469,068 57	3,203,582 98	17,046,837 33 <sup>e</sup>	9,463,965 17 <sup>e</sup>	5,142,555 00	



TABLE XVI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies transacting Fire or Fire and other Insurance during 1920, also the Rates of the Premiums charged per cent of amounts insured and the Rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

No.	Canadian Companies.	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of General Expenses per cent of (Fire.)	Rate of General Expenses per cent of (Fire and other.)	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	No.
		(Fire and other.)	(Fire and other.)	(Fire.)	(a)	(a)		\$	\$ cts.		
1	Acadia Fire	40.32	8.92	40.44		38.59	75.42	40,179,300	541,697.66	1.35	1
2	Antigonish Farmers	35.18		19.38		19.38	52.35	397,850	3,326.13	.84	2
3	Beaver Fire	20.37	105.47	47.74		47.74	107.59	9,118,068	123,683.49	1.36	3
4	British America	63.33	96	68.03		38.50	99.10	671,883,044	5,535,567.39	.82	4
5	British Colonial	58.42		40.34		40.34	93.72	37,332,623	521,890.65	1.40	5
6	British Northwestern	37.76		43.76		43.76	76.87	37,384,778	350,402.25	.94	6
7	Canada Accident and Fire	54.42		51.79		44.14	94.12	31,077,794	338,574.63	1.09	7
8	Canada National	29.90	53.31	62.98	(a)	62.98	84.07	26,364,244	388,141.94	1.28	8
9	Canada Security	31.74	7.07	91.76		42.84	97.58	233,478.34	233,478.34	.89	9
10	Canadian Fire	31.71	24.84	45.64		44.21	81.39	55,861,731	775,805.72	1.39	10
11	Canadian Indemnity	30.01	7.36	47.53		42.69	75.86	13,955,099	201,000.44	1.44	11
12	Canadian Lumbermen's			260.84		260.84	84.59	1,818,354	43,043.46	2.37	12
13	Canadian Surety	28.37	7.32			72.73	91.66	None.	None.		13
14	Cumberland Farmers	64.94		21.05		21.05	78.88	190,650	3,813.00	2.00	14
15	Dominion Fire	47.60		38.95		37.51	80.78	64,859,228	811,944.30	1.25	15
16	Dominion of Canada Guarantee and Accident	45.15	4.13	47.75		51.55	95.85	12,552,463	135,485.94	1.08	16
17	Fire Insurance Company of Canada	45.08		41.39		41.39	80.33	49,906,578	470,275.93	.94	17
18	General Accident of Canada	44.74		41.56		51.42	91.61	14,596,072	136,935.28	.94	18
19	Globe Indemnity	47.62	1.37	44.55		50.64	95.43	45,337,106	466,177.72	1.03	19
20	Grain Insurance	11.06		24.46		24.47	34.65	65,279,297	212,106.18	.32	20
21	Guardian Insurance Company of Canada	49.05		25.55		35.11	79.28	21,376,221	250,182.51	1.17	21
22	Halifax Fire	42.92	62.42	49.81		49.81	88.96	3,072,465	51,674.25	1.68	22
23	Hudson Bay	39.09		44.50		44.50	79.12	32,654,549	430,765.91	1.32	23
24	Imperial Guarantee and Accident	44.57	3.44			52.54	96.04	None.	None.		24
25	Imperial Underwriters	45.02		37.52		37.52	71.75	38,826,703	341,888.17	.88	25
26	Kings Mutual	19.43		26.52		26.52	40.66	1,793,825	46,659.50	2.60	26
27	Liverpool-Manitoba	30.74	10.99	34.91		34.91	66.41	49,908,233	573,553.29	1.15	27
28	London and Lancashire Guarantee and Accident	52.98	8.44			44.27	102.39	None.	None.		28
29	London Mutual	43.14		45.08		45.08	85.96	106,481,592	1,036,680.57	.97	29
30	Mercantile	42.69	13.86	36.98		36.98	87.27	42,385,625	411,113.77	.97	30
31	Mount Royal	46.92	26.34	37.29		35.95	97.39	111,937,880	1,347,049.93	1.20	31
32	Mutual Fire	42.61		60.92		60.92	88.22	959,061	21,547.37	2.25	32
33	North American Accident	63.55				32.65	92.49	None.	None.		33
34	North Empire	58.28		59.82		59.82	106.03	36,566,202	469,041.07	1.28	34
35	North West	39.68	7.14	39.41		39.41	76.75	25,879,653	308,072.66	1.19	35
36	Occidental	37.12		42.28		41.32	68.93	40,541,442	523,800.01	1.29	36



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37	Pacific Coast.....	51.00	13.14	37.29	37.29	83.42	60,968,935	416,500 50	68	37
38	Pacific Marine.....	11.79	.....	112.43	110.10	107.93	1,329,687	21,418 15	1.61	38
39	Pictou County Farmers'.....	63.25	.....	24.37	24.37	72.22	569,400	4,364 58	77	39
40	Quebec.....	47.48	19.91	37.92	37.92	96.06	113,173,003	443,421 45	39	40
41	Reliance.....	.....	.....	1,055.31	1,055.31	5.09	165,606	689 10	41	41
42	Scottish Canadian.....	68.92	3.09	37.60	36.26	3,803.13	None.	None.	.....	42
43	Western.....	53.94	5.02	46.54	40.87	103.71	1,015,734 772	8,039,730 50	79	43
						92.72	2,908,717,107	26,031,503.69	89	

(a) Including 19.43 per cent rate of investment expenses per cent of premiums received.



TABLE XVII. Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British Companies transacting Fire Insurance in Canada during 1920, also the Rates of Premiums charged per cent of Amounts insured.

No	British Companies.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	No
1	Alliance .....	44.52	36.68	81.20	\$ 50,118,433	\$ cts. 486,079 08	97	1
2	Atlas .....	35.17	33.77	68.94	74,460,508	904,537 92	1.21	2
3	British Crown .....	52.41	40.57	92.98	64,471,701	774,918 00	1.20	3
4	British General .....	27.10	41.08	68.18	21,432,086	179,647 55	84	4
5	British Traders .....	45.79	38.14	83.93	28,492,549	349,370 55	1.23	5
6	Caledonian .....	40.70	36.78	77.48	67,809,630	720,829 85	1.06	6
7	Car and General .....	32.59	38.36	70.95	67,350,298	254,926 94	38	7
8	Century .....	40.76	35.20	75.96	36,492,455	423,736 59	1.16	8
9	China .....	5.58	36.21	41.79	1,039,497	17,792 47	1.71	9
10	Commercial Union .....	49.22	33.40	82.62	151,691,926	1,515,838 28	1.00	10
11	Eagle Star and British Dominions .....	36.02	37.04	73.06	89,823,785	632,720 65	70	11
12	Employers' Liability .....	48.27	41.44	89.71	103,766,446	1,027,644 41	99	12
13	Essex and Suffolk .....	8.86	50.63	59.49	10,088,869	115,448 99	1.14	13
14	General Accident Fire .....	46.97	35.54	82.51	62,280,274	662,965 62	1.06	14
15	Guardian Assurance .....	42.21	29.89	72.10	183,017,498	2,091,107 82	1.14	15
16	Law, Union and Rock .....	34.68	42.30	76.98	44,581,203	426,400 74	96	16
17	Liverpool and London and Globe .....	44.33	34.18	78.51	189,568,900	2,026,149 71	1.07	17
18	London Guarantee .....	61.85	34.59	96.44	84,905,674	1,036,738 37	1.22	18
19	London and Lancashire .....	49.63	36.14	85.77	135,880,497	1,392,341 53	1.02	19
20	London Assurance .....	34.72	37.01	71.73	71,542,280	736,724 24	1.03	20
21	Marine .....				None.	None.		21
22	Merchants Marine .....				None.	None.		22
23	Motor Union .....				None.	None.		23
24	National Benefit .....	35.17	50.36	85.53	5,400,000	70,000 00	1.30	24
25	National Prov. Plate Glass .....	35	46.76	47.11	4,558,233	33,210 85	73	25
26	North British and Mercantile .....	50.87	32.80	83.67	141,795,180	1,532,504 22	1.08	26
27	Northern Assurance .....	47.52	32.68	80.20	124,166,090	1,418,999 91	1.14	27
28	Norwich Union Fire .....	41.14	38.70	79.84	116,691,873	1,341,343 11	1.15	28
29	Ocean, Accident and Guarantee .....	46.72	40.34	87.06	44,077,867	481,968 72	1.09	29
30	Palatine .....	50.55	34.40	84.95	56,268,871	598,731 25	1.06	30
31	Phoenix of London .....	28.02	36.39	64.41	143,616,566	1,771,918 01	1.23	31
32	Provincial .....	35.70	34.60	70.30	18,655,252	179,903 67	96	32
33	Queensland .....	37.89	36.89	74.78	32,213,567	342,586 17	1.06	33
34	Railway Passengers .....				None.	None.		34
35	Royal Exchange .....	43.90	32.81	76.71	108,060,767	972,622 33	90	35
36	Royal Insurance .....	39.33	34.90	74.23	236,836,477	2,629,154 19	1.11	36
37	Royal Scottish .....	33.74	51.03	84.77	22,612,738	224,736 39	99	37
38	Scottish Metropolitan .....	20.36	52.45	72.81	13,694,738	154,991 13	1.13	38
39	Scottish Union .....	37.79	34.73	72.52	57,827,488	564,465 83	98	39
40	Sun Insurance .....	43.09	35.65	78.74	99,476,150	1,054,744 99	1.06	40
41	Traders and General .....	9.72	63.12	72.84	6,933,056	83,590 96	1.21	41
42	Union Assurance Society .....	39.27	33.03	72.30	95,289,977	1,019,422 30	1.07	42
43	Union of Canton .....	46.61	36.63	83.24	66,988,619	719,322 98	1.07	43
44	Union Marine .....				None.	None.		44
45	Yantze .....	2.95	30.03	32.98	1,304,602	22,011 68	1.69	45
46	Yorkshire .....	57.08	34.55	91.63	53,458,618	676,132 57	1.26	46
		43.26	35.51	78.77	2,988,741,238	31,668,280 57	1.06	



TABLE XVIII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by Foreign Companies transacting Fire Insurance in Canada during 1920, also the Rates of Premiums charged per cent of Amounts insured.

No.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent, of Risks taken.	No.
Foreign Companies.								
1	Ætna.....	39.44	20.66	60.10	71,298,757	725,842 98	1.02	1
2	Agricultural.	11.31	36.42	47.73	2,269,806	39,640 45	1.75	2
3	Alliance Insurance	51.89	32.40	84.29	35,040,741	295,211 90	.84	3
4	American Alliance	14.89	35.47	50.36	1,710,787	31,886 49	1.86	4
5	American Central	38.23	23.48	61.71	32,111,309	315,125 40	.98	5
6	American Equitable	45.18	39.17	84.35	11,245,576	102,022 95	.91	6
7	American Insurance.....	36.02	37.64	73.66	7,571,841	94,882 36	1.25	7
8	American Loyds	37.94	35.23	73.17	4,997,718	19,740 67	.39	8
9	Boston.	56.27	35.44	91.71	14,314,809	131,301 69	.92	9
10	Caledonian-American.	1.35	81.94	83.29	6,487,006	70,006 88	1.08	10
11	California	19.94	35.21	55.15	18,004,072	152,384 86	.85	11
12	Citizens of Missouri.....	23.36	33.38	56.74	3,261,429	53,772 92	1.65	12
13	Columbia	9.52	57.89	67.41	10,204,051	109,747 57	1.08	13
14	Commercial Union of N.Y....	21.93	33.66	55.59	1,059,791	17,399 57	1.64	14
15	Connecticut .....	37.56	49.25	86.81	30,261,591	340,298 81	1.12	15
16	Continental .....	50.65	39.48	90.13	88,305,470	871,362 59	.99	16
17	Equitable Fire and Marine..	31.89	30.75	62.64	26,804,553	269,936 89	1.01	17
18	Fidelity-Phenix .....	54.27	43.96	98.23	75,331,376	780,492 66	1.04	18
19	Fire Association of Philadelphia	37.64	36.29	73.93	8,348,298	105,097 65	1.26	19
20	Fireman's Fund	92.23	33.60	125.83	29,340,458	312,993 64	1.07	20
21	Firemen's Insurance	44.02	35.29	79.31	14,470,525	165,113 05	1.14	21
22	General of Paris .....	41.11	38.79	79.90	30,893,974	268,951 36	.87	22
23	Girard	48.85	36.18	85.03	4,698,405	48,660 38	1.04	23
24	Glens Falls	46.22	35.80	82.02	41,638,963	372,606 45	.89	24
25	Globe and Rutgers	39.88	30.67	70.55	158,149,984	1,530,047 84	.97	25
26	Great American	60.35	34.07	94.42	85,710,018	838,945 63	.98	26
27	Hardware Dealers .....	7.95	265.59	273.54	91,801	3,154 83	3.44	27
28	Hartford Fire	46.16	33.31	79.47	181,691,614	1,741,627 70	.96	28
29	Home Insurance .....	51.73	35.64	87.37	186,892,511	2,346,755 69	1.26	29
30	Insurance Co. of North America	47.91	33.42	81.33	176,551,405	1,374,726 90	.78	30
31	Insurance Co. of State of Pennsylvania.	37.27	48.32	85.59	28,097,646	253,014 15	.90	31
32	Lumbermen's Underwriting Alliance	77.92	30.60	108.52	18,287,323	306,645 04	1.68	32
33	Lumbermen's Underwriters' ..	32.87	34.19	67.06	13,421,474	271,369 76	2.02	33
34	Manufacturing Lumbermen's..	62.65	24.90	87.55	5,468,225	94,006 41	1.72	34
35	Manufacturing Woodworkers..	9.77	27.79	37.56	1,834,628	57,419 06	3.13	35
36	Mechanics and Traders .....	42.99	41.64	84.63	13,801,450	128,957 26	.93	36
37	Merchants' Fire	114.52	36.28	150.80	3,738,425	50,435 48	1.35	37
38	Millers' National.	7.95	265.59	273.54	91,801	3,154 83	3.44	38
39	Minnesota Implement.....	32.90	40.47	73.37	16,857,179	202,143 86	1.20	39
40	National-Ben Franklin.	51.07	45.40	96.47	78,290,957	1,055,620 58	1.35	40
41	National Fire of Hartford.....		543.53	843.53	169,600	1,976 47	1.17	41
42	National Liberty .....	39.80	31.48	71.28	34,497,883	373,664 62	1.08	42
43	National Union .....	41.58	23.93	65.51	66,622,743	716,594 43	1.08	43
44	La Nationale.	33.49	34.94	68.43	18,009,518	216,375 85	1.20	44
	Newark ..							



TABLE XVIII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by Foreign Companies transacting Fire Insurance in Canada during 1920, also the Rates of Premiums charged per cent of Amounts insured—*Concluded*.

No		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	No
	<i>Foreign Companies.</i>				\$	\$ cts.		
45	New Hampshire	56.26	36.78	93.04	12,352,243	98,895 72	80	45
46	New Jersey	20.44	33.81	54.25	10,816,996	131,178 86	1.21	46
47	Niagara	45.17	37.86	83.03	59,667,196	595,447 16	1.00	47
48	Northwestern Mutual	15.99	24.13	40.12	7,063,501	140,261 98	2.10	48
49	Northwestern National	33.16	40.31	73.47	28,830,750	348,736 50	1.21	49
50	Phoenix of Paris	39.22	44.32	83.54	33,460,789	326,137 10	97	50
51	Phoenix of Hartford	34.47	41.20	75.67	79,462,852	825,912 51	1.04	51
52	Providence Washington	49.62	14.80	64.42	39,524,362	351,626 49	89	52
53	Queen of America	38.26	36.77	75.03	84,735,256	1,007,350 73	1.19	53
54	Retail Hardware	7.95	265.59	273.54	91,801	3,154 83	3.44	54
55	St. Paul Fire and Marine	39.11	36.36	75.47	68,475,692	615,655 23	90	55
56	Springfield Fire and Marine	47.37	31.08	78.45	75,975,336	700,817 14	92	56
57	Sterling				385,410	4,209 82	1.09	57
58	Stuyvesant	34.35	25.17	59.52	12,740,267	158,823 98	1.25	58
59	Tokio	6.54	13.03	19.57	2,883,467	21,524 45	75	59
60	L'Union of Paris	48.63	34.88	83.51	40,142,420	415,355 56	1.33	60
61	United States Fire	8.88	32.68	41.56	25,744,342	223,616 04	87	61
62	Vulcan	30.86	34.55	65.41	15,149,069	145,713 63	96	62
63	Westchester	38.04	39.43	77.47	43,057,353	459,242 62	1.07	63
		45.12	35.13	80.25	2,298,496,593	23,834,776 94	1.04	



TABLE XIX.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1920.

CANADIAN COMPANIES—NET PREMIUMS WRITTEN.  
(Licensed reinsurance deducted.)

No.	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Acadia Fire.....	\$ 9,706	\$ 33,871	\$ 21,550	\$ 83,564	\$ 62,043	\$ 73,134	\$ 7,477	\$ 53,866	\$ 17,935	\$ None.	\$ 363,146	1
2	Antigonish Farmers.....	None.	None.	None.	None.	3 326	None.	None.	None.	None.	None.	3,326	2
3	Beaver Fire.....	4,283	7,675	6,568	None.	None.	1,639	None.	533	18 310	None.	39,008	3
4	British America.....	104,051	68,324	79,824	56,557	70,957	391,046	8,610	154,305	95,866	None.	1,029,543	4
5	British Colonial.....	35,182	26,487	10,239	27,957	33,820	70,804	None.	158,936	49,085	None.	412,540	5
6	British Northwestern.....	28,478	24,042	25,968	378	9,727	47,572	None.	14,417	44,981	None.	195,563	6
7	Canada Accident and Fire....	12,932	31,563	21,953	46,428	43,647	49,778	2,378	33,119	15,292	None.	257,090	7
8	Canada National.....	43,752	39,675	53,305	None.	33,466	85,808	None.	None.	56,759	None.	312,765	8
9	Canada Security.....	59,921	9,918	12,886	14	77	33,676	None.	20,333	23,392	None.	160,217	9
10	Canadian Fire.....	89,316	32,092	96,039	None.	21,455	115,099	3,179	11,270	106,523	None.	474,973	10
11	Canadian Indemnity.....	26,575	9,007	37,555	None.	4,239	21,485	237	3,281	30,421	None.	133,100	11
12	Canadian Lumbermen's.....	None.	None.	None.	None.	None.	17,779	None.	11,260	None.	None.	29,039	12
13	Canadian Surety.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	13
14	Cumberland Farmers.....	None.	None.	None.	None.	3,813	None.	None.	None.	None.	None.	3,813	14
15	Dominion Fire.....	69,364	21,680	21,470	— 35	19,081	439,125	None.	76,974	50,779	None.	698,438	15
16	Dom. of Canada Guarantee and Accident...	17,480	3,713	8,809	9	1	41,669	None.	988	9,174	None.	81,843	16
17	Fire Insurance Co. of Canada.....	10,358	17,180	19,577	11,013	3,703	105,538	33	211,904	19,121	None.	398,427	17
18	General Accident of Canada.....	9,938	12,570	14,904	10,650	None.	42,159	5,221	11,390	1,940	None.	108,772	18
19	Globe Indemnity.....	27,985	28,196	25,675	None.	None.	171,440	None.	56,619	43,585	None.	353,500	19
20	Grain Insurance.....	44,263	None.	23,686	None.	None.	None.	None.	None.	144,157	None.	212,106	20
21	Guardian Insurance Co. of Canada....	20,777	15,962	None.	9,990	12,654	49,793	None.	59,454	31,720	None.	200,350	21
22	Halifax Fire.....	None.	None.	None.	None.	31,401	None.	None.	None.	None.	None.	31,401	22
23	Hudson Bay.....	25,093	41,504	33,729	23,037	20,959	116,878	24	41,345	30,634	None.	333,203	23
24	Imperial Guarantee and Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	24
25	Imperial Underwriters.....	11,030	49,605	12,779	18,752	18,488	99,120	4,268	46,086	12,651	None.	272,779	25
26	Kings Mutual.....	46,511	58,647	57,475	None.	45,881	None.	None.	None.	None.	None.	45,881	26
27	Liverpool and Lancashire Guarantee and Accident.....	None.	None.	None.	11,993	9,909	170,508	None.	69,372	52,845	None.	477,260	27
28	London and Lancashire Guarantee and Accident.....	11,649	60,924	31,622	None.	None.	None.	None.	None.	None.	None.	None.	28
29	London Mutual.....	24,241	30,919	38,461	14,046	20	582,091	None.	206,354	24,731	None.	917,371	29
30	Mercantile.....	23,207	61,396	48,136	10,225	19,424	217,937	None.	988	27,962	None.	354,574	30
31	Mount Royal.....	None.	None.	None.	None.	20,253	290,566	None.	597,405	39,306	None.	1,089,665	31
32	Mutual Fire.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	20,253	32
33	North American Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	33
34	North Empire.....	32,245	38,896	68,367	16,625	10,406	146,516	100	19,990	54,696	None.	387,841	34
35	North West.....	13,244	13,984	23,855	19,570	21,545	70,870	611	35,428	18,297	None.	217,404	35
36	Occidental.....	28,531	9,071	56,062	25,013	30,949	74,503	None.	52,585	116,404	None.	393,118	36
37	Pacific Coast.....	16,461	47,339	13,634	None.	None.	48,377	None.	18,787	18,939	None.	163,537	37
38	Pacific Marine.....	1,798	11,045	1,658	None.	None.	None.	None.	None.	246	None.	14,747	38
39	Pictou County Farmers.....	None.	None.	None.	None.	4,365	None.	None.	None.	None.	None.	4,365	39
40	Quebec.....	27,191	23,779	39,401	31,839	None.	89,014	None.	145,092	23,769	None.	380,085	40
41	Reliance.....	None.	None.	None.	None.	None.	None.	None.	689	None.	None.	689	41
42	Scottish Canadian.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	42
43	Western.....	91,144	66,353	75,402	62,091	61,898	518,137	10,536	265,417	100,169	1,852	1,252,999	43
	Total	966,709	895,417	980,889	479,746	617,507	4,182,061	42,674	2,378,187	1,279,689	1,852	11,824,731	



TABLE XIX.—Showing the Summary of Net Premiums Written and Net Losses incurred by Provinces in Canada, by Canadian Companies transacting Fire Insurance during 1920—*Concluded.*

CANADIAN COMPANIES—NET LOSSES INCURRED—1920.  
(*Licensed reinsurance deducted.*)

No.	Companies.	Alberta.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	Prince Edward Island.	Quebec.	Saskatchewan.	Yukon.	Totals.	No.
1	Acadia Fire.....	\$ 1,799	\$ 6,675	\$ 5,988	\$ 54,746	\$ 32,299	\$ 20,578	\$ 1,052	\$ 17,422	\$ 8,539	None	\$ 149,098	1
2	Antigonish Farmers .....	None.	None.	None.	None.	1,000	None.	None.	None.	None.	None	1,000	2
3	Beaver Fire.....	595	393	1,996	None.	None.	None.	None.	None.	5,016	None	8,000	3
4	British America .....	25,695	17,930	32,180	44,762	53,422	162,363	1,739	89,911	46,189	None	474,191	4
5	British Colonial.....	19,267	7,169	5,193	23,023	7,889	23,954	None.	87,213	26,220	None	199,928	5
6	British Northwestern .....	8,867	2,504	8,433	1,000	12,420	8,972	None.	3,772	17,954	None	63,922	6
7	Canada Accident and Fire .....	3,389	20,668	7,293	25,263	22,670	10,515	2,960	33,356	13,888	None.	139,942	7
8	Canada National.....	8,513	5,959	28,961	None.	20,268	40,894	None.	None.	18,436	None	123,031	8
9	Canada Security.....	23,755	1,295	3,447	None.	None.	7,639	None.	17,076	15,147	None	68,359	9
10	Canadian Fire.....	27,799	5,289	21,683	None.	14,303	32,602	33	5,930	43,274	None	150,913	10
11	Canadian Indemnity.....	5,741	2,750	9,897	None.	3,833	3,510	None.	1,625	11,522	None	38,878	11
12	Canadian Lumbermen's .....	None.	None.	None.	None.	None.	801	None.	12	None.	None	813	12
13	Canadian Surety.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	13
14	Cumberland Farmers.....	None.	None.	None.	None.	1,238	None.	None.	None.	None.	None	1,238	14
15	Dominion Fire .....	29,796	4,960	8,668	1,265	5,586	211,124	None.	13,833	20,892	None	296,124	15
16	Dominion of Canada Guarantee and Accident .....	4,051	480	2,124	None.	None.	15,470	None.	206	1,296	None	23,627	16
17	Fire Insurance Co. of Canada .....	1,268	647	7,252	12,067	None.	41,892	1,598	115,937	8,970	None	189,631	17
18	General Accident of Canada .....	2,628	2,301	18,028	1,725	None.	2,066	1,713	9,154	None.	None	37,615	18
19	Globe Indemnity.....	7,167	2,559	12,784	None.	None.	45,433	None.	41,076	14,680	None	123,699	19
20	Girard Insurance.....	None.	None.	33	None.	None.	None.	None.	None.	53,669	None	53,702	20
21	Guardian Insurance Co. of Canada .....	7,050	5,422	None.	174	10,444	20,855	None.	87,109	4,900	None	135,954	21
22	Halifax Fire.....	None.	None.	None.	None.	15,344	None.	None.	None.	None.	None	15,344	22
23	Hudson Bay.....	6,989	17,450	8,837	10,205	27,480	48,350	None.	12,859	11,723	None	143,893	23
24	Imperial Guarantee and Accident .....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	24
25	Imperial Underwriters .....	5,629	16,376	10,976	8,205	29,398	24,460	11	42,151	5,134	None	142,340	25
26	Kings Mutual.....	None.	None.	None.	None.	4,232	None.	None.	None.	None.	None	4,232	26
27	Liverpool and Lancashire Guarantee and Accident .....	21,076	33,020	26,796	41,953	3,983	40,031	None.	21,755	12,642	None	201,256	27
28	London and Mutual.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	28
29	London Mutual.....	1,979	12,337	15,746	None.	None.	None.	None.	98,770	7,553	None	387,498	29
30	Mercantile.....	8,899	7,408	14,615	3,824	None.	251,113	None.	317	8,241	None	138,025	30
31	Mount Royal.....	12,681	33,074	17,817	15,268	8,197	129,686	None.	282,497	10,960	None	510,180	31
32	Mutual Fire.....	None.	None.	None.	None.	8,630	None.	None.	None.	None.	None	8,630	32
33	North American Accident.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	33
34	North Empire.....	6,684	4,106	23,318	2,440	2,712	36,893	None.	13,756	14,063	None	103,972	34
35	North West.....	5,110	2,472	4,650	7,104	28,118	24,379	None.	22,695	13,247	None	107,805	35
36	Oceidental.....	15,698	5,900	23,211	17,996	14,810	19,602	None.	30,525	47,867	None	175,609	36
37	Pacific Coast .....	6,249	10,700	5,298	None.	None.	17,716	None.	12,041	10,708	None	62,712	37
38	Pacific Marine .....	None.	1,268	None.	None.	None.	None.	None.	None.	None.	None	1,268	38
39	Pictou County Farmers.....	None.	None.	None.	None.	2,761	None.	None.	None.	None.	None	2,761	39
40	Quebec.....	9,871	3,771	13,784	49,467	None.	26,902	None.	74,233	7,124	None	185,152	40
41	Reliance.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	41
42	Scottish Canadian .....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None	None.	42
43	Western .....	25,946	19,398	45,255	42,923	45,335	223,461	1,786	159,643	42,432	None	606,179	43
	Totals.....	304,191	254,281	384,263	363,350	376,402	1,585,982	10,892	1,294,874	502,286	None.	5,076,521	



TABLE XX—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance.

BRITISH COMPANIES—NET PREMIUMS WRITTEN—1920

(Licensed reinsurance deducted.)

SESSIONAL PAPER No. 9

No.	Companies.	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
1	Alliance.....	\$ 28,856	\$ 32,229	\$ 67,303	\$ 310	\$ 213	\$ 127,526	\$ 292	\$ 124,240	\$ 46,576	None	(a) 427,669	1
2	Atlas.....	41,372	36,325	53,219	39,150	16,517	263,057	4,901	232,322	61,709	None	748,572	2
3	British Crown..	65,601	114,839	32,863	28,284	26,502	150,980	None	65,572	43,595	None	528,236	3
4	British General.	8,139	13,485	10,090	6,687	1,560	41,269	410	27,099	9,134	None	117,873	4
5	British Traders	22,631	50,796	16,937	21,638	30,456	95,366	4,570	26,694	14,580	None	283,668	5
6	Caledonian. ....	29,945	53,249	52,558	11,471	16,476	214,887	5,640	93,734	46,540	None	524,500	6
7	Car and General..	27,117	9,295	34,926	6,515	6,122	24,229	193	25,149	26,531	None	160,077	7
8	Century.....	19,988	38,577	18,519	None	None	151,550	None	49,897	21,610	None	300,141	8
9	China. ....	None	8,980	None	None	None	None	None	None	None	None	8,980	9
10	Commercial Union..	83,870	106,685	96,271	68,173	72,094	420,040	2,983	253,179	85,105	None	1,188,400	10
11	Eagle, Star and British Dominions.	36,580	51,060	41,436	20,117	30,037	156,913	None	71,578	25,675	None	433,396	11
12	Employers' Liability.....	41,671	60,703	43,293	21,508	52,650	335,700	3,244	215,994	55,230	357	830,350	12
13	Essex and Suffolk.....	4,273	5,667	8,456	2,018	None	20,053	None	16,834	5,159	None	62,460	13
14	General Accident Fire and Life.	72,305	25,368	35,651	9,981	345	184,506	5,839	141,872	63,635	None	539,502	14
15	Guardian Assurance.....	73,649	112,968	90,307	65,680	47,640	541,109	6,287	664,592	75,387	None	(b) 1,763,226	15
16	Law, Union and Rock..	19,902	23,165	42,525	8,101	30,428	101,447	10,678	58,659	52,229	300	347,434	16
17	Liverpool and London and Globe	103,035	189,411	108,445	62,206	27,775	568,337	2,274	453,465	151,647	1,256	1,667,851	17
18	London Guarantee.....	52,367	71,928	40,372	36,627	34,012	464,508	None	74,667	44,018	None	818,499	18
19	London and Lancashire.	102,843	98,771	87,681	27,915	2,357	535,376	939	212,830	106,658	None	1,175,370	19
20	London Assurance.....	36,154	114,485	47,402	29,363	12,357	227,992	None	130,383	35,300	None	633,436	20
21	Marine. ....	None	None	None	None	None	None	None	None	None	None	None	21
22	Merchants Marine.....	None	None	None	None	None	None	None	None	None	None	None	22
23	Motor Union.....	None	None	None	None	None	None	None	None	None	None	None	23
24	National Benefit.....	1,631	789	4,201	None	14,074	7,737	None	35,991	1,827	None	66,253	24
25	National Prov. Plate Glass	8,703	691	1,259	1,366	639	2,854	None	6,748	608	None	22,868	25
26	North British and Mercantile.	69,343	82,153	74,230	81,008	53,109	444,505	9,781	347,129	87,548	None	1,248,806	26
27	Northern Assurance	42,675	113,057	57,129	47,333	63,183	472,094	7,417	357,356	57,194	None	1,217,438	27
28	Norwich Union Fire..	89,046	91,998	55,662	88,960	65,002	458,513	5,742	176,380	91,757	None	1,123,060	28
29	Ocean Accident and Guarantee..	46,852	13,369	38,058	24,490	20,396	193,372	None	12,569	23,534	None	372,640	29
30	Palatine.....	30,800	43,586	29,907	82,904	56,540	124,626	6,127	75,304	26,284	None	476,078	30
31	Phoenix of London	35,823	263,553	75,354	70,922	46,139	331,270	7,614	449,017	55,729	None	1,335,421	31
32	Provincial.....	16,326	11,436	11,776	4,166	6,186	69,748	109	32,106	6,226	None	158,079	32
33	Queensland.....	10,014	21,049	16,719	13,086	12,158	79,729	None	113,955	13,591	None	280,301	33
34	Railway Passengers	None	None	None	None	None	None	None	None	None	None	None	34
35	Royal Exchange.....	96,649	43,220	64,704	47,206	63,460	234,001	4,913	205,692	57,989	None	817,834	35
36	Royal Insurance.....	133,612	141,143	127,965	94,346	93,073	776,646	12,840	631,364	133,028	None	2,144,017	36
37	Royal Scottish.	6,017	18,117	23,874	13,612	12,046	44,251	None	74,910	3,694	None	196,521	37
38	Scottish Metropolitan.....	3,194	40,443	7,374	None	6,843	45,068	None	21,517	5,431	None	129,870	38
39	Scottish Union.....	25,722	57,120	41,865	26,997	20,419	147,836	2,137	118,564	25,118	None	465,778	39
40	Sun Insurance	45,352	74,869	37,859	77,440	47,383	358,429	7,547	152,149	49,904	None	850,972	40
41	Traders and General.....	None	3,550	None	None	None	39,299	None	26,890	None	None	69,739	41
42	Union Assurance Society..	42,016	61,248	59,387	32,123	52,866	251,526	6,512	218,265	50,157	None	774,100	42
43	Union of Canton.....	40,454	55,797	40,951	27,457	45,033	229,761	6,016	97,123	36,580	None	579,172	43
44	Union Marine	None	None	None	None	None	None	None	None	None	None	None	44
45	Yangtze..	None	15,043	None	None	None	None	None	None	None	None	15,043	45
46	Yorkshire	38,343	34,730	54,541	54,439	41,799	183,633	4,926	138,518	24,622	None	575,551	46
Totals		1,652,913	2,404,947	1,760,069	1,253,599	1,127,889	9,119,743	129,931	6,230,307	1,721,139	1,913	25,479,181	

(a) Including \$124 premiums which cannot be separated according to provinces.  
(b) Including \$76,607 premiums which cannot be separated according to provinces.



TABLE XX.—Showing the Summary of Net Premiums written and Net Losses incurred by Provinces, in Canada, by British Companies transacting Fire Insurance—*Concluded.*

BRITISH COMPANIES—NET LOSSES INCURRED—1920.

(*Licensed reinsurance deducted.*)

No	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No
1	Alliance.....	\$ 19,145	\$ 410	\$ 16,822	\$ None	\$ None	\$ 44,955	\$ None	\$ 97,481	\$ 29,006	\$ None	\$ 207,819	1
2	Atlas.....	19,817	2,847	18,388	15,128	18,466	74,926	1,188	110,536	12,411	None	273,737	2
3	British Crown.....	44,071	53,548	10,009	26,441	52,112	68,122	None	62,370	21,076	None	335,749	3
4	British General.....	1,736	9,064	909	562	616	10,442	None	8,793	1,673	None	33,795	4
5	British Traders.....	3,341	16,644	11,152	15,727	15,055	25,475	2,637	18,494	13,105	None	121,230	5
6	Caledonian.....	6,620	2,762	15,476	4,799	10,357	107,518	2,591	38,446	18,900	None	207,469	6
7	Car and General.....	11,882	1,854	11,311	—	2,255	1,768	None	17,454	1,989	None	46,992	7
8	Century.....	11,429	15,205	10,032	None	None	50,414	None	41,095	12,154	None	140,329	8
9	China.....	None	2,054	None	None	None	None	None	None	None	None	2,054	9
10	Commercial Union.....	34,719	34,511	44,234	100,575	40,569	159,420	291	140,964	24,761	None	580,044	10
11	Eagle, Star and British Dominions.....	6,914	16,195	12,051	23,476	21,248	34,385	None	55,145	10,964	None	180,378	11
12	Employers' Liability.....	20,375	20,194	21,817	23,192	22,012	116,372	908	163,579	26,664	None	415,143	12
13	Essex and Suffolk.....	58	666	1048	None	None	2,436	None	2,570	527	None	7,305	13
14	General Accident Fire and Life.....	38,827	1,814	29,513	18,148	None	83,149	1,136	83,945	30,091	None	286,623	14
15	Guardian Assurance.....	40,841	26,629	57,425	12,793	40,172	141,033	67	304,350	24,747	None	705,351	15
16	Law, Union and Rock.....	9,633	2,162	21,611	4,713	40,923	19,413	4,751	20,562	10,542	None	134,310	16
17	Liverpool and London and Globe.....	55,514	46,408	28,686	46,922	10,713	268,827	None	224,137	58,285	24	739,516	17
18	London Guarantee.....	27,978	31,906	22,688	20,481	31,483	285,575	None	49,899	43,459	None	513,469	18
19	London and Lancashire.....	15,036	37,127	34,838	42,137	None	226,299	None	140,411	38,196	None	534,044	19
20	London Assurance.....	4,747	35,047	20,793	23,905	None	88,018	None	57,619	15,865	None	245,994	20
21	Marine.....	None	None	None	None	None	None	None	None	None	None	None	21
22	Merchants' Marine.....	None	None	None	None	None	None	None	None	None	None	None	22
23	Motor Union.....	None	None	None	None	None	None	None	None	None	None	None	23
24	National Benefit.....	1,040	62	1,256	None	19,571	389	None	17,109	None	None	39,427	24
25	National Provincial Plate Glass.....	56	None	None	None	None	6	None	None	None	None	62	25
26	North British and Mercantile.....	28,047	32,069	21,024	58,283	50,791	184,612	3,507	166,701	30,777	None	575,811	26
27	Northern Assurance.....	24,650	35,690	34,419	31,453	31,440	175,675	3,651	227,884	30,102	None	594,964	27
28	Norwich Union Fire.....	23,543	26,265	26,607	38,349	38,733	150,029	1,038	105,360	45,472	None	455,396	28
29	Ocean Accident and Guarantee.....	15,292	1,355	11,113	9,934	10,536	90,325	None	4,372	22,581	None	165,508	29
30	Palatine.....	4,401	12,570	14,725	51,608	32,730	57,270	1,226	68,190	7,200	None	249,920	30
31	Phoenix of London.....	3,680	84,553	15,902	43,183	11,520	72,327	116	156,820	13,995	None	402,096	31
32	Provincial.....	5,532	4,607	4,720	1,585	108	30,259	None	17,580	61	None	64,452	32
33	Queensland.....	628	5,087	7,747	114,193	8,813	39,431	None	44,223	1,486	None	121,608	33
34	Railway Passengers.....	None	None	None	None	None	None	None	None	None	None	None	34
35	Royal Exchange.....	27,412	7,409	37,530	24,598	51,148	97,129	968	87,408	17,232	None	350,864	35
36	Royal Insurance.....	30,835	34,609	40,433	64,187	54,569	314,476	3,800	320,661	33,681	None	897,251	36
37	Royal Scottish.....	11	5,799	9,694	10,330	14,704	1,849	None	35,055	3,025	None	80,467	37
38	Scottish Metropolitan.....	1,146	7,231	351	None	3,687	10,045	None	10,763	1,020	None	34,243	38
39	Scottish Union.....	15,740	10,522	21,508	13,660	18,788	42,198	12	67,741	5,017	None	195,186	39



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40	Sun Insurance.....	9,447	12,735	11,757	33,381	26,189	149,302	1,345	91,544	16,418	None	352,118	40
41	Traders and General.....	None	None	None	None	None	200	None	7,589	None	None	7,789	41
42	Union Assurance Society.....	22,100	11,546	24,847	27,406	21,203	67,608	737	118,498	26,641	None	320,589	42
43	Union of Canton.....	12,040	12,920	12,467	14,792	15,787	115,918	854	83,606	8,888	None	277,272	43
44	Union Marine.....	None	None	None	None	None	None	None	None	None	None	None	44
45	Yangtze.....	None	444	None	None	None	None	None	None	None	None	444	45
46	Yorkshire.....	8,455	15,211	26,660	33,223	24,970	85,467	1,990	149,421	18,664	None	364,061	46
	Totals.....	606,798	677,731	711,593	847,639	741,271	3,491,062	32,813	3,418,379	676,675	24	11,261,279	

(a) Including \$57,294 which cannot be separated according to provinces.



TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.

FOREIGN COMPANIES—NET PREMIUMS WRITTEN—1920

(Licensed reinsurance deducted).

No.	Companies	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
1	Etna.....	\$ 27,212	\$ 73,267	\$ 69,956	\$ 39,258	\$ 41,555	\$ 182,558	\$ 5,994	\$ 98,651	\$ 22,408	\$ 474	\$ 561,333	1
2	Agricultural.....	None	26,450	None	None	None	None	None	None	None	None	26,450	2
3	Alliance Insurance.....	4,417	46,587	7,112	13,272	7,045	67,881	None	53,626	2,553	None	202,493	3
4	American Alliance.....	None	7,245	None	None	None	None	None	None	None	None	7,245	4
5	American Central.....	44,726	31,766	65,968	681	131	13,618	None	3,696	57,752	466	218,804	5
6	American Equitable.....	929	6,573	11,291	3,117	368	25,956	9	32,427	2,948	None	83,618	6
7	American Insurance.....	11,591	3,834	17,791	1,362	1,146	9,400	58	6,988	11,018	4	63,192	7
8	American Lloyd's.....	263	261	1,017	177	918	6,603	72	8,028	None	None	17,267	8
9	Boston.....	17,412	43,366	20,011	1,688	1,401	11,509	None	8,568	16,347	5	120,379	9
10	Caledonian-American.....	1,548	6,195	8,034	1,687	2,409	8,857	None	2,328	1,519	None	32,577	10
11	California.....	14,068	31,198	14,731	None	None	42,001	None	None	10,710	876	113,584	11
12	Citizens of Missouri.....	3,912	42,293	None	None	None	21,217	115	24,742	3,177	None	42,293	12
13	Columbia.....	None	11,366	4,352	5,884	5,839	None	None	None	None	None	80,624	13
14	Commercial Union of N.Y. ....	34,135	7,907	None	None	None	None	None	None	None	None	7,907	14
15	Connecticut.....	40,777	40,279	13,333	8,099	15,493	48,913	75	28,836	23,471	3	212,637	15
16	Continental.....	9,044	55,408	40,407	32,426	58,192	172,170	2,730	136,418	27,454	None	565,982	16
17	Equitable Fire and Marine.....	39,520	9,040	4,829	2,707	4,201	15,907	141	9,681	7,086	None	62,636	17
18	Fidelity-Phenix.....	10,838	73,730	47,617	34,980	56,519	167,871	3,363	79,254	28,399	None	531,253	18
19	Fire Association of Phila.....	21,502	24,757	5,912	2,363	1,961	16,213	101	12,048	3,756	7	77,956	19
20	Fireman's Fund.....	6,302	59,742	16,714	9,880	21,846	56,770	None	64,379	2,320	None	253,153	20
21	Firemen's Insurance.....	14,795	8,245	50,557	None	None	28,959	None	37,829	9,072	None	40,964	21
22	General of Paris.....	1,561	14,921	17,357	12,565	6,981	51,759	2,910	41,142	12,305	None	174,735	22
23	Girard.....	35,068	5,140	7,602	None	None	248	None	22,939	326	None	37,816	23
24	Glens Falls.....	47,702	12,971	43,891	5,491	- 68	57,843	- 4	36,594	55,925	- 1	247,710	24
25	Globe & Rutgers.....	62,403	56,178	71,358	134,293	56,040	383,310	2,401	378,569	73,881	None	1,203,732	25
26	Great American.....	744	62,751	42,843	29,321	33,562	173,540	3,071	145,085	55,214	477	608,267	26
27	Hardware Dealers.....	114,492	None	769	None	None	None	None	None	1,383	None	2,896	27
28	Hartford Fire.....	197,461	108,874	152,773	97,371	78,492	420,506	None	224,773	173,476	None	1,370,757	28
29	Home Insurance.....	41,446	121,663	125,013	203,889	376,268	363,562	18,783	308,649	157,901	None	1,873,189	29
30	Insurance Co. of N.A.....	24,280	137,174	50,543	43,555	39,151	323,322	89	294,540	33,565	357	903,742	30
31	Insurance Co. of State of Pa.....	None	58,950	10,811	252	69	54,446	None	34,702	21,560	None	205,070	31
32	Lumbermen's Underwriting Alliance.....	None	36,744	None	9,724	None	96,262	None	88,283	None	None	231,013	32
33	Manufacturing Lumbermen's.....	None	23,177	None	10,068	None	76,039	None	85,515	None	None	194,799	33
34	Manufacturing Woodworkers.....	None	8,071	None	2,690	None	30,641	None	27,199	None	None	68,601	34
35	Mechanics & Traders.....	None	29,402	None	None	None	None	None	None	None	None	29,402	35
36	Merchants Fire.....	405	32,783	725	879	1,810	52,224	None	2,533	16,820	None	108,179	36
37	Millers National.....	1,637	5,130	5,904	None	None	22,578	None	399	2,324	None	37,972	37
38	Minnesota Implement.....	744	None	769	None	None	None	None	None	1,383	None	2,896	38
39	National-Ben Franklin.....	14,184	20,478	22,706	None	None	75,755	None	35,714	2,995	None	171,832	39
40	National Fire of Hartford.....	21,947	81,278	65,350	157,710	192,115	127,780	7,554	113,338	34,267	None	801,339	40
41	National Liberty.....	None	None	None	None	None	1,790	None	None	None	None	1,790	41



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42	National Union.....	51,448	23,399	40,443	15,707	39,062	62,647	75	30,869	28,797	None	292,447	42
43	La Nationale.....	15,073	42,413	32,394	14,992	6,720	169,842	35	332,619	10,900	None	624,988	43
44	Newark.....	7,152	14,620	11,783	18,110	4,646	32,192	15	21,980	7,008	None	117,506	44
45	New Hampshire.....	14,566	12,611	23,372	1,688	1,401	11,580	72	8,591	12,929	5	86,845	45
46	New Jersey.....	19,009	46,737	None	None	None	11,506	None	7,942	16,988	None	102,182	46
47	Niagara.....	17,406	49,745	25,958	5,096	3,952	136,862	140	111,339	15,008	None	365,506	47
48	Northwestern Mutual.....	2,015	68,773	4,071	62	692	1,304	None	343	39,481	None	116,744	48
49	Northwestern National.....	35,836	49,345	27,111	9	1	109,353	None	69,584	16,584	None	307,803	49
50	Phenix of Paris.....	12,302	18,945	15,925	17,492	12,473	57,633	5,359	49,046	17,610	None	206,785	50
51	Phoenix of Hartford.....	52,292	50,319	36,231	27,372	38,854	158,717	2,628	67,644	40,758	9	474,824	51
52	Providence Washington....	26,076	28,000	21,878	15,524	21,414	70,265	None	64,276	16,295	None	264,328	52
53	Queen of America.....	39,509	92,044	40,266	48,360	44,468	278,299	7,337	220,207	52,144	None	822,634	53
54	Retail Hardware.....	744	None	769	None	None	None	None	None	1,383	None	2,896	54
55	St. Paul Fire and Marine...	45,344	34,987	41,004	2,532	2,320	161,653	101	58,679	81,334	8	427,962	55
56	Springfield Fire and Marine...	33,012	63,489	78,218	14,648	18,178	97,897	2,638	89,219	33,304	483	431,086	56
57	Sterling.....	1,224	None	1,044	None	None	1,262	None	None	630	None	4,160	57
58	Stuyvesant.....	8,620	26,839	14,222	505	1,258	50,541	None	6,356	10,816	None	119,157	58
59	Tokio.....	468	1,340	873	104	1,359	4,861	None	11,121	565	None	20,691	59
60	L'Union of Paris.....	20,226	29,350	23,403	16,285	11,410	78,865	52	147,818	13,528	None	340,937	60
61	United States Fire.....	18,116	34,164	734	3,015	108	70,043	None	38,054	17,778	None	182,012	61
62	Vulcan.....	6,673	20,412	10,852	None	None	34,297	None	29,010	5,459	None	106,703	62
63	Westchester.....	69,278	36,848	25,929	11,879	1,196	77,949	91	39,710	32,960	None	295,840	63
Totals.....		1,363,454	2,170,204	1,494,526	1,078,751	1,212,974	4,885,576	66,005	3,851,880	1,345,577	3,173	17,472,120	



TABLE XXI—Showing the Summary of Net Premiums written and Net Losses incurred, by Provinces in Canada, by Foreign Companies transacting Fire Insurance.—(Concluded.)

FOREIGN COMPANIES—NET LOSSES INCURRED—1920

(Licensed reinsurance deducted.)

No.	Companies.	Alberta	British Columbia	Manitoba	New Brunswick	Nova Scotia	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon	Totals	No.
1	Etna.....	\$ 5,298	\$ 10,556	\$ 23,137	\$ 39,809	\$ 39,965	\$ 61,277	\$ 10,020	\$ 57,104	\$ 7,993	\$ None	\$ 255,159	1
2	Agricultural..	None	4,581	None	None	None	None	None	None	None	None	4,581	2
3	Alliance Insurance..	183	23,060	6,717	3,643	1,036	22,205	None	51,316	943	None	109,103	3
4	American Alliance..	None	1,873	None	None	None	None	None	None	None	None	1,873	4
5	American Central..	7,794	8,399	24,202	1,509	117	25,572	None	12,946	33,894	146	114,345	5
6	American Equitable..	280	1,174	686	5,399	None	2,518	None	30,518	214	None	40,789	6
7	American Insurance	1,007	1,722	8,184	1,203	329	3,482	121	3,850	2,982	None	22,880	7
8	American Loyds...	None	None	None	None	None	3,524	None	3,071	None	None	6,595	8
9	Boston...	8,543	33,119	12,957	1,566	413	5,221	150	5,306	12,405	None	79,680	9
10	Caledonian-American...	None	8	None	12	213	763	None	None	None	None	996	10
11	California..	3,767	7,136	3,658	None	None	343	None	None	4,048	None	18,952	11
12	Citizens of Missouri...	None	9,581	None	None	None	None	None	None	None	None	9,581	12
13	Columbia..	56	2,037	23	1,238	460	199	None	4,698	\$	None	8,719	13
14	Commercial Union of N.Y....	None	1,761	None	None	None	None	None	None	None	None	1,761	14
15	Connecticut...	18,542	6,570	2,303	3,557	15,707	12,223	None	17,349	3,854	None	80,105	15
16	Continental...	9,680	10,511	32,830	41,781	69,051	35,654	458	69,175	12,212	None	281,352	16
17	Equitable Fire and Marine.	4,877	502	823	97	4,033	5,962	None	3,959	1,838	None	22,091	17
18	Fidelity-Phenix....	10,445	12,970	43,058	44,020	62,313	47,368	1,960	67,680	12,993	None	302,807	18
19	Fire Association of Phila....	3,313	5,625	2,399	2,192	579	7,310	210	7,758	991	None	30,377	19
20	Fireman's Fund..	4,750	91,547	4,289	2,496	13,819	23,555	None	45,676	1,988	None	188,120	20
21	Firemen's Insurance..	434	15,003	12,382	None	None	10,014	None	45,466	5,618	None	88,917	21
22	General of Paris.....	3,388	8,229	6,413	7,919	3,003	19,076	314	26,055	4,309	None	78,706	22
23	Girard.....	4	314	611	None	None	None	None	21,563	None	None	22,492	23
24	Glens Falls...	18,318	4,071	12,851	317	13	14,523	- 4	25,057	29,489	None	99,635	24
25	Globe and Rutgers..	17,206	19,249	42,444	25,633	49,990	182,523	None	130,672	29,365	None	497,082	25
26	Great American....	27,274	15,432	17,762	13,044	24,624	130,174	1,886	162,481	20,096	None	412,773	26
27	Hardware Dealers....	None	None	None	None	None	None	None	None	93	None	93	27
28	Hartford Fire....	19,539	51,080	77,749	113,031	62,733	159,073	None	121,633	88,857	None	693,695	28
29	Home Insurance..	76,357	4,834	44,576	70,084	304,962	184,083	14,446	195,649	126,028	None	1,021,019	29
30	Insurance Co. of North America..	14,798	74,189	5,224	61,839	17,321	95,034	211	190,869	9,422	None	468,907	30
31	Insurance Company of State of Pennsylvania	12,912	10,001	11,131	800	None	24,590	None	20,008	12,731	None	92,176	31
32	Lumbermen's Underwriting Alliance..	None	1,561	None	None	None	59,040	None	126,906	None	None	187,507	32
33	Manufacturing Lumbermen's...	None	1,349	None	None	None	30,197	None	27,129	None	None	58,675	33
34	Manufacturing Woodworkers....	None	6,032	None	None	None	16,298	None	29,889	None	None	46,585	34
35	Mechanics and Traders...	None	8,792	3,573	None	None	None	None	None	None	None	6,032	35
36	Merchants Fire....	18	2,704	2,384	5,524	5,822	16,460	None	2,229	16,244	None	58,651	36
37	Millers National.....	None	None	None	None	None	22,995	None	157	26	None	28,281	37
38	Minnesota Implement .....	None	None	None	None	None	None	None	None	93	None	93	38
39	National-Ben Franklin.....	2,428	7,340	2,309	None	None	31,498	None	12,069	1,891	None	57,535	39
40	National Fire of Hartford.....	13,607	23,238	19,957	75,900	138,431	43,779	2,920	104,014	12,758	None	434,604	40
41	National Liberty.....	None	None	None	None	None	2,000	None	None	None	None	2,000	41



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42	National Union.....	26,692	3,064	15,007	6,469	28,063	15,975	None	35,103	9,525	None	139,898	42
43	La Nationale.....	3,422	7,397	12,259	11,708	3,990	75,325	None	167,284	4,515	None	285,900	43
44	Newark.....	3,066	7,160	9,297	1,930	2,252	10,003	None	7,823	214	None	41,745	44
45	New Hampshire.....	6,982	8,518	13,827	1,565	414	5,221	150	5,306	9,710	None	51,693	45
46	New Jersey.....	5,414	11,937	None	None	None	739	None	646	128	None	18,864	46
47	Niagara.....	14,542	21,393	8,405	2,873	606	50,132	211	64,852	-	None	162,524	47
48	Northwestern Mutual.....	None	37,528	37	None	None	14	None	None	3,542	None	41,121	48
49	Northwestern National.....	9,502	13,645	8,016	None	None	41,836	None	31,008	2,481	None	106,488	49
50	Phoenix of Paris.....	2,491	9,980	9,799	6,629	2,951	26,349	3,753	20,914	4,664	None	87,530	50
51	Phoenix of Hartford.....	25,023	8,199	9,270	10,525	22,649	41,049	None	31,512	12,318	None	160,545	51
52	Providence Washington.....	7,372	12,269	14,727	26,003	15,354	22,900	None	49,767	13,474	None	161,866	52
53	Queen of America.....	18,895	29,554	17,596	27,531	29,483	103,707	2,046	90,039	9,592	None	328,443	53
54	Retail Hardware.....	None	None	None	None	None	None	None	None	93	None	93	54
55	St. Paul Fire and Marine.....	15,124	6,395	20,405	2,434	420	66,773	210	24,702	46,436	None	162,899	55
56	Springfield Fire and Marine.....	12,112	18,060	47,116	15,998	13,885	49,234	1,343	80,753	21,141	None	259,642	56
57	Sterling.....	None	None	None	None	None	None	None	None	None	None	None	57
58	Stuyvesant.....	3,526	6,797	4,244	None	11	20,465	None	4,017	None	5,113	44,173	58
59	Tokio.....	None	None	None	None	None	197	None	5,802	None	None	5,999	59
60	L'Union of Paris.....	1,471	9,701	8,545	10,668	7,979	39,428	None	87,528	6,581	None	171,901	60
61	United States Fire.....	3,690	6,092	2,709	2,765	565	17,426	None	26,920	789	None	60,956	61
62	Vulcan.....	1,391	7,842	3,265	None	None	10,461	None	9,981	5,652	None	38,592	62
63	Westchester.....	22,921	11,580	10,960	2,103	663	26,466	181	18,700	23,307	None	116,881	63
	Totals .....	463,461	723,659	640,119	651,814	943,985	1,922,233	40,586	2,384,909	607,055	5,259	8,383,080	

RECAPITULATION.

NET PREMIUMS WRITTEN—1920.

Canadian Companies.....	966,709	895,417	980,889	479,746	617,507	4,182,061	42,674	2,378,187	1,279,689	1,852	11,824,731
British Companies.....	1,652,913	2,404,947	1,760,069	1,253,599	1,127,859	9,119,743	129,931	6,230,307	1,721,139	1,913	(a) 25,479,181
Foreign Companies.....	1,363,454	2,170,204	1,494,526	1,078,751	1,212,974	4,885,576	66,005	3,851,880	1,345,577	3,173	17,472,120
Totals.....	3,983,076	5,470,568	4,235,484	2,812,096	2,958,370	18,187,380	238,610	12,460,374	4,346,405	6,938	54,776,032

(a) Including \$76,731 premiums which cannot be separated according to provinces.

NET LOSSES INCURRED. 1920

Canadian Companies.....	304,191	254,281	384,263	363,350	376,402	1,585,982	10,892	1,294,874	502,286	None.	5,076,521
British Companies.....	606,798	677,731	711,593	847,639	741,271	3,491,062	32,813	3,418,379	676,675	24	(b) 11,261,279
Foreign Companies.....	463,461	723,659	640,119	651,814	943,985	1,922,233	40,586	2,384,909	607,055	5,259	8,383,080
Totals.....	1,374,450	1,655,671	1,735,975	1,862,803	2,061,658	6,999,277	84,291	7,098,162	1,786,016	5,283	24,720,880

(b) Including \$57,294 losses which cannot be separated according to provinces.



TABLE XXII—Premiums Earned and Losses Incurred, 1920.  
CANADIAN COMPANIES—IN CANADA.  
(All reinsurance deducted.)

No.	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses incurred per cent of Premiums Earned.	The same for 1919.	No.
		\$	\$	%	%	
1	Acadia Fire.....	224,361	101,816	45.38	56.56	1
2	Antigonish Farmers.....	1,572	1,000	63.61	64.38	2
3	Beaver Fire.....	35,783	7,950	22.22	22.42	3
4	British America.....	784,852	331,444	42.22	47.64	4
5	British Colonial.....	203,860	118,831	58.29	61.90	5
6	British Northwestern.....	80,066	61,753	77.13	44.90	6
7	Canada Accident and Fire.....	88,403	55,618	62.91	38.87	7
8	Canada National.....	184,367	66,555	36.10	33.59	8
9	Canada Security.....	52,442	38,291	73.01	24.88	9
10	Canadian Fire.....	336,672	121,107	35.97	32.46	10
11	Canadian Indemnity.....	92,524	38,878	42.02	32.38	11
12	Canadian Lumbermen's.....	610	None.	.....	.....	12
13	Canadian Surety.....	None.	None.	.....	.....	13
14	Cumberland Farmers.....	1,751	1,238	70.70	29	14
15	Dominion Fire.....	372,666	193,225	51.85	45.48	15
16	Dominion of Canada Guarantee and Accident	50,999	23,733	46.54	25.39	16
17	Fire Insurance Co. of Canada.....	140,027	81,469	58.18	26.04	17
18	General Accident of Canada.....	30,554	17,207	56.32	34.06	18
19	Globe Indemnity.....	162,698	67,643	41.58	47.71	19
20	Grain Insurance.....	100,959	53,702	53.19	.....	20
21	Guardian Insurance Co. of Canada.....	75,934	30,452	40.10	69.14	21
22	Halifax Fire.....	26,749	17,450	65.24	38.29	22
23	Hudson Bay.....	202,074	94,264	46.65	59.50	23
24	Imperial Guarantee and Accident.....	None.	None.	.....	.....	24
25	Imperial Underwriters.....	131,073	72,503	55.31	46.73	25
26	King's Mutual.....	16,219	4,232	26.09	20.11	26
27	Liverpool Manitoba.....	265,417	98,656	37.17	42.61	27
28	London & Lancashire Guarantee & Accident	None.	None.	.....	.....	28
29	London Mutual.....	496,013	247,512	49.90	50.21	29
30	Mercantile.....	322,328	133,943	41.55	44.20	30
31	Mount Royal.....	591,008	292,222	49.44	51.38	31
32	Mutual Fire.....	16,418	8,630	52.56	30.00	32
33	North American Accident.....	None.	None.	.....	.....	33
34	North Empire.....	143,510	100,849	70.27	54.65	34
35	North West.....	153,501	66,177	43.11	49.46	35
36	Occidental.....	227,017	103,387	45.54	49.64	36
37	Pacific Coast.....	155,935	60,948	39.09	28.34	37
38	Pacific Marine.....	2,881	1,107	38.42	.....	38
39	Pictou County Farmers.....	3,465	2,761	79.68	30.91	39
40	Quebec.....	331,458	178,604	53.88	38.73	40
41	Reliance.....	311	None.	.....	.....	41
42	Scottish Canadian.....	None.	None.	.....	.....	42
43	Western.....	825,934	392,013	47.46	48.17	43
	Totals.....	6,932,411	3,287,170	47.42	45.80	



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TABLE XXIII—Premiums Earned and Losses Incurred, 1920—*Continued.*

## BRITISH COMPANIES—IN CANADA.

(Licensed reinsurance deducted.)

No.	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses incurred per cent of Premiums Earned.	The same for 1919.	No.
		\$	\$	%	%	
1	Alliance.....	383,032	207,819	54.26	31.70	1
2	Atlas.....	664,690	273,737	41.18	50.29	2
3	British Crown.....	458,671	335,749	73.20	45.93	3
4	British General.....	57,984	33,795	58.28	.....	4
5	British Traders.....	216,515	121,630	56.18	42.35	5
6	Caledonian.....	469,365	207,469	44.20	35.74	6
7	Car and General.....	109,726	46,992	42.83	69.72	7
8	Century.....	245,378	140,329	57.19	38.01	8
9	China.....	6,773	2,054	30.33	.....	9
10	Commercial.....	1,141,600	580,044	50.81	39.21	10
11	Eagle, Star and British Dominions.....	361,247	180,378	49.93	41.83	11
12	Employers' Liability.....	730,699	415,143	56.81	44.31	12
13	Essex and Suffolk.....	27,505	7,305	26.56	.....	13
14	General Accident Fire.....	505,861	286,623	56.66	41.94	14
15	Guardian Assurance.....	1,579,712	705,351	44.65	47.08	15
16	Law, Union and Rock.....	312,273	134,310	43.01	25.94	16
17	Liverpool and London and Globe.....	1,534,027	739,516	48.21	48.02	17
18	London Guarantee.....	740,541	513,469	69.34	59.88	18
19	London and Lancashire.....	1,023,152	534,044	52.20	43.98	19
20	London Assurance.....	524,547	245,994	46.90	29.74	20
21	Marine.....	None.	None.	.....	.....	21
22	Merchants' Marine.....	None.	None.	.....	.....	22
23	Motor Union.....	None.	None.	.....	.....	23
24	National Benefit.....	26,454	39,427	149.04	55.19	24
25	National Prov. Plate Glass.....	8,318	62	75	.....	25
26	North British and Mercantile.....	1,142,563	575,811	50.40	44.79	26
27	Northern Assurance.....	1,094,352	594,964	54.37	44.19	27
28	Norwich Union Fire.....	1,024,067	455,396	44.47	47.15	28
29	Ocean Accident and Guarantee.....	314,966	165,508	52.55	44.28	29
30	Palatine.....	428,334	249,920	58.35	37.14	30
31	Phoenix of London.....	1,322,353	402,096	30.41	45.10	31
32	Provincial.....	117,325	64,452	54.93	34.62	32
33	Queensland.....	236,288	121,608	51.47	54.59	33
34	Railway Passengers.....	None.	None.	.....	.....	34
35	Royal Exchange.....	697,730	350,864	50.29	40.92	35
36	Royal Insurance.....	1,894,370	897,251	47.36	47.94	36
37	Royal Scottish.....	92,483	80,467	87.01	.....	37
38	Scottish Metropolitan.....	69,732	34,243	49.11	21.47	38
39	Scottish Union.....	441,895	195,186	44.17	34.99	39
40	Sun Insurance.....	779,657	352,118	45.16	49.91	40
41	Traders and General.....	33,557	7,789	23.21	.....	41
42	Union Assurance Society.....	732,529	320,589	43.76	48.91	42
43	Union of Canton.....	485,593	277,272	57.10	38.82	43
44	Union Marine.....	None.	None.	.....	.....	44
45	Yangtze.....	10,137	444	4.38	.....	45
46	Yorkshire.....	493,959	364,061	73.70	43.35	46
Totals.....		22,539,960	11,261,279	49.96	44.39	



TABLE XXIV—Premiums Earned and Losses Incurred 1920—Concluded.

FOREIGN COMPANIES—IN CANADA.

(Licensed reinsurance deducted.)

No.	Companies.	Premiums Earned.	Losses Incurred.	Rate of Losses incurred per cent Premiums Earned.	The same for 1919.	No.
		\$	\$	%	%	
1	Etna .....	500,167	255,159	51.01	44.63	1
2	Agricultural .....	26,291	4,581	17.42	35.28	2
3	Alliance Insurance .....	166,230	109,103	65.63	33.54	3
4	American Alliance .....	5,916	1,873	31.66	46.21	4
5	American Central .....	176,389	114,345	64.83	39.91	5
6	American Equitable .....	47,888	40,789	85.18		6
7	American Insurance .....	67,942	22,880	33.68	34.50	7
8	American Lloyds .....	18,606	6,595	35.45	17.13	8
9	Boston .....	111,226	79,680	71.64	55.27	9
10	Caledonian-American .....	8,813	996	11.30		10
11	California .....	87,537	18,952	21.65	30.07	11
12	Citizens of Missouri .....	25,069	9,581	38.22	13.67	12
13	Columbia .....	32,844	8,719	26.55		13
14	Commercial Union of N.Y. ....	8,160	1,761	21.58	7.60	14
15	Connecticut .....	197,406	80,105	40.58	40.32	15
16	Continental .....	493,563	281,352	57.00	43.21	16
17	Equitable Fire and Marine .....	55,839	22,091	39.56	44.10	17
18	Fidelity-Phenix .....	475,169	302,807	63.73	41.18	18
19	Fire Association of Philadelphia ..	74,920	30,377	40.55	37.67	19
20	Fireman's Fund .....	252,185	188,120	74.60	61.86	20
21	Firemen's Insurance .....	119,793	88,917	74.23	19.56	21
22	General of Paris .....	153,334	78,706	51.33	38.11	22
23	Girard .....	22,576	22,492	99.63	67.60	23
24	Glens Falls .....	225,700	99,635	44.14	39.42	24
25	Globe and Rutgers .....	1,090,362	497,082	45.59	45.22	25
26	Great American .....	547,765	412,773	75.35	57.69	26
27	Hardware Dealers .....	1,415	93	6.57		27
28	Hartford Fire .....	1,255,816	693,695	55.24	41.81	28
29	Home Insurance .....	1,607,972	1,021,019	63.50	42.19	29
30	Insurance Co. of N.A. ....	865,778	468,907	54.16	45.92	30
31	Insurance Co. of State of Pa. ....	192,665	92,176	47.84	40.75	31
32	Lumbermen's Underwriting Alliance ..	197,659	187,507	94.86	28.31	32
33	Manufacturing Lumbermen's .....	170,589	58,675	34.40	124.69	33
34	Manufacturing Woodworkers .....	66,090	46,585	70.49		34
35	Mechanics and Traders .....	30,906	6,032	19.52	66.68	35
36	Merchants Fire .....	84,302	58,651	69.57	22.96	36
37	Millers National .....	40,370	28,284	70.06	65.18	37
38	Minnesota Implement .....	1,415	93	6.57		38
39	National-Ben Franklin .....	147,252	57,535	39.07	36.54	39
40	National Fire of Hartford .....	689,467	434,604	63.03	30.50	40
41	National Liberty .....	—259	2,000			41
42	National Union .....	244,722	139,898	57.17	42.27	42
43	La Nationale .....	540,227	285,900	52.92	46.51	43
44	Newark .....	79,882	41,745	52.26	38.27	44
45	New Hampshire .....	81,292	51,693	63.59	48.51	45
46	New Jersey .....	111,372	18,864	16.94	6.52	46
47	Niagara .....	324,586	162,524	50.07	42.17	47
48	Northwestern Mutual .....	57,108	41,121	72.01	47	48
49	Northwestern National .....	274,540	106,488	38.79	31.87	49
50	Phenix of Paris .....	178,051	87,530	49.16	41.17	50
51	Phoenix of Hartford .....	434,362	160,545	36.96	40.81	51
52	Providence Washington .....	298,950	161,866	54.14	55.87	52
53	Queen of America .....	745,468	328,443	44.06	48.06	53
54	Retail Hardware .....	1,415	93	6.57		54
55	St. Paul Fire and Marine .....	414,759	162,899	39.28	46.68	55
56	Springfield Fire and Marine .....	407,574	259,642	63.70	50.12	56
57	Sterling .....	887	None			57
58	Stuyvesant .....	90,451	44,173	48.84	40.74	58
59	Tokio .....	2,311	5,999	259.58		59
60	L'Union of Paris .....	289,942	171,901	59.29	31.25	60
61	United States Fire .....	103,345	60,956	58.98	2.64	61
62	Vulcan .....	75,319	38,592	51.24	27.82	62
63	Westchester .....	266,443	116,881	43.87	46.70	63
	Totals .....	15,366,133	8,383,080	54.56	43.58	

RECAPITULATION.

Canadian Companies .....	6,932,411	3,287,170	47.42	45.80
British Companies .....	22,539,960	11,261,279	49.96	44.39
Foreign Companies .....	15,366,133	8,383,080	54.56	43.58
Totals .....	44,838,504	22,931,529	51.14	44.40



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TABLE XXV.—Premiums Earned and Losses Incurred on One Year or Less and All Other Business, 1920.

CANADIAN COMPANIES—IN CANADA.

(All reinsurance deducted.)

No		One year or less		Rate of Losses Incurred per cent of Premiums Earned	All others		Rate of Losses Incurred per cent of Premiums Earned	No.
		Premiums Earned	Losses Incurred		Premiums Earned.	Losses Incurred		
	Companies.	\$	\$	%	\$	\$	%	
1	Acadia Fire.....	139,272	64,015	45.96	85,967	39,908	46.42	1
2	Antigonish Farmers.....	None.	None		1,572	1,000	63.61	2
3	Beaver Fire.....	10,065	2,582	25.65	26,495	5,418	20.45	3
4	British America.....	378,772	162,985	43.03	342,493	159,888	46.68	4
5	British Colonial.....	141,013	118,831	84.27	62,378	None.		5
6	British Northwestern.....	112,036	51,658	46.11	13,126	12,264	93.43	6
7	Canada Accident & Fire.....	71,978	48,524	67.42	16,424	7,094	43.19	7
8	Canada National.....	96,860	38,399	39.64	89,523	22,883	25.56	8
9	Canada Security.....	34,511	29,225	84.68	18,465	9,481	51.35	9
10	Canadian Fire.....	190,984	88,679	46.43	162,182	32,476	20.02	10
11	Canadian Indemnity.....	77,715	32,568	41.90	20,696	6,310	30.49	11
12	Canadian Lumbermen's.....	610	None.		None.	None.		12
13	Canadian Surety.....	None.	None.		None.	None.		13
14	Cumberland Farmers.....	None.	None.		3,657	1,238	33.85	14
15	Dominion Fire.....	216,037	88,017	40.74	152,922	100,440	65.68	15
16	Dom. of Canada Gtee & Acc't.....	7,402	879	11.88	43,597	22,748	52.18	16
17	Fire Insurance Co. of Canada.....	120,800	72,390	59.93	28,686	18,541	64.83	17
18	General Accident of Canada.....	25,395	15,121	59.54	7,233	2,086	28.84	18
19	Globe Indemnity.....	117,901	57,779	49.01	44,797	9,924	22.15	19
20	Grain Insurance.....	119,897	29,002	24.19	251	None.		20
21	Guardian Ins. of Canada.....	39,357	28,635	75.30	6,522	1,817	27.86	21
22	Halifax Fire.....	16,686	3,037	18.20	7,479	12,307	164.55	22
23	Hudson Bay.....	143,685	66,345	46.17	58,771	29,799	50.70	23
24	Imperial Guarantee & Acc't.....	None.	None.		None.	None.		24
25	Imperial Underwriters.....	89,049	52,419	58.87	41,989	20,084	47.83	25
26	Kings Mutual.....	None.	None.		42,003	4,232	10.08	26
27	Liverpool Manitoba.....	170,615	73,461	43.06	94,803	25,195	26.58	27
28	London & Lancashire G'tee & Acc't	None	None.		None.	None.		28
29	London Mutual.....	275,709	123,424	44.77	220,042	125,212	56.90	29
30	Mercantile.....	255,192	116,436	45.63	70,213	21,589	30.75	30
31	Mount Royal.....	378,819	177,930	46.97	197,449	92,206	46.70	31
32	Mutual Fire.....	11,463	None.		6,749	8,630	127.87	32
33	North American Acct.....	None.	None.		None.	None.		33
34	North Empire.....	113,039	84,920	75.12	29,482	19,052	64.62	34
35	North West.....	101,401	45,771	45.14	49,151	24,545	49.94	35
36	Occidental.....	158,945	71,396	44.92	65,688	32,116	48.89	36
37	Pacific Coast.....	110,138	48,482	44.02	48,042	12,332	25.67	37
38	Pacific Marine.....	5,144	1,267	24.63	906	1	0.11	38
39	Pictou County Farmers.....	None.	None.		3,465	2,761	79.68	39
40	Quebec.....	246,403	149,979	60.87	86,073	185,152	215.11	40
41	Reliance.....	294	None.		17	None.		41
42	Scottish Canadian.....	None.	None.		None.	None.		42
43	Western.....	433,982	210,671	48.54	365,997	195,445	53.40	43
	Totals.....	4,411,169	2,154,827	48.85	2,515,305	1,264,174	50.26	



TABLE XXVI—Premiums Earned and Losses Incurred on One Year or less and All other Business, 1920.—Continued.

BRITISH COMPANIES—IN CANADA  
(Licensed reinsurance deducted.)

No.	Companies	One year or less		Rate of Losses Incurred per cent of Premiums Earned	All other		Rate of Losses Incurred per cent of Premiums Earned	No.
		Premiums Earned	Losses Incurred		Premiums Earned	Losses Incurred		
		\$	\$	%	\$	\$	%	
1	Alliance.....	278,232	141,120	50.72	104,007	66,699	64.13	1
2	Atlas.....	459,818	184,392	37.65	174,872	89,345	51.09	2
3	British Crown.....	369,827	246,190	66.57	103,604	89,559	86.44	3
4	British General.....	53,791	31,510	58.58	4,193	2,285	54.50	4
5	British Traders.....	195,535	103,520	52.94	20,955	18,110	86.42	5
6	Caledonian.....	306,682	134,776	43.95	157,954	72,693	46.02	6
7	Car & General.....	111,917	48,196	43.06	10,938	-1,204		7
8	Century.....	222,271	127,307	57.28	25,531	13,022	51.00	8
9	China.....	5,809	2,054	35.36	964	None.		9
10	Commercial Union.....	815,815	438,040	53.69	325,770	142,004	43.59	10
11	Eagle, Star & Br. Dominions.....	226,397	134,787	59.54	136,581	45,591	33.38	11
12	Employers Liability.....	561,307	300,392	53.52	169,812	114,751	67.58	12
13	Essex & Suffolk.....	18,813	6,957	36.98	8,692	348	4.00	13
14	General Accident Fire.....	405,608	243,659	60.07	91,604	42,964	46.90	14
15	Guardian Assurance.....	1,290,228	569,298	44.12	289,484	136,053	47.00	15
16	Law Union & Rock.....	225,141	97,748	43.42	87,132	36,562	41.96	16
17	Liverpool & London & Globe.....	1,075,873	518,197	48.17	446,859	221,319	49.53	17
18	London Guarantee.....	640,481	447,251	69.83	90,099	66,218	73.49	18
19	London Lancashire.....	764,668	346,360	45.30	254,835	187,684	73.65	19
20	London Assurance.....	394,897	188,731	47.79	129,650	57,263	44.17	20
21	Marine.....	None.	None.		None.	None.		21
22	Merchants Marine.....	None.	None.		None.	None.		22
23	Motor Union.....	None.	None.		None.	None.		23
24	National Benefit.....	*.....	39,017		*.....	410		24
25	National Prov. Plate Glass.....	13,837	62	.45	215	None.		25
26	North British & Mercantile.....	813,882	427,420	52.52	331,579	148,391	44.75	26
27	Northern Assurance.....	861,243	440,999	51.20	233,109	153,965	66.05	27
28	Norwich Union Fire.....	730,764	357,488	48.92	279,532	97,908	35.03	28
29	Ocean, Accident & G'tee.....	249,270	131,422	53.93	67,147	31,086	46.30	29
30	Palatine.....	334,888	184,967	55.23	92,878	64,953	69.93	30
31	Phoenix of London.....	877,001	315,822	36.01	452,499	86,274	19.07	31
32	Provincial.....	102,683	62,239	60.61	14,100	2,213	15.70	32
33	Queensland.....	215,158	114,719	53.32	21,130	6,889	32.60	33
34	Railway Passengers.....	None.	None.		None.	None.		34
35	Royal Exchange.....	536,360	259,996	48.47	174,920	90,868	51.95	35
36	Royal Insurance.....	1,312,532	611,796	46.61	580,828	285,455	49.15	36
37	Royal Scottish.....	86,653	77,738	89.71	5,830	2,729	46.81	37
38	Scottish Metropolitan.....	63,238	33,166	52.45	6,486	1,077	16.60	38
39	Scottish Union.....	322,192	148,386	46.06	119,703	46,800	39.10	39
40	Sun Insurance.....	569,153	251,451	44.18	210,504	100,667	47.82	40
41	Traders & General.....	32,471	6,925	21.33	1,085	864	79.63	41
42	Union Assurance Society.....	548,869	238,739	43.50	168,570	81,850	48.56	42
43	Union of Canton.....	448,488	267,489	59.64	36,397	9,783	26.88	43
44	Union Marine.....	None.	None.		None.	None.		44
45	Yangtze.....	9,887	444	4.50	249	None.		45
46	Yorkshire.....	358,398	254,848	71.11	138,938	109,213	78.61	46
	Totals.....	16,940,077	8,538,618	50.40	5,569,235	2,722,661	48.89	

\* This Company was unable to furnish the figures for these columns in time for insertion in this abstract.



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TABLE XXVII—Premiums Earned and Losses Incurred on One Year or less, and All other business, 1920—Concluded.

FOREIGN COMPANIES—IN CANADA  
(Licensed reinsurance deducted)

No.	Companies	One year or less.		Rate of Losses Incurred per cent of Premiums Earned	All other		Rate of Losses Incurred per cent of Premiums Earned	No.
		Premiums Earned	Losses Incurred		Premiums Earned	Losses Incurred		
		\$	\$	%	\$	\$	%	
1	Ætna .....	410,659	222,713	54.23	89,507	32,446	36.25	1
2	Agricultural .....	19,170	3,915	20.42	4,887	666	13.63	2
3	Alliance Insurance .....	124,256	97,429	78.41	42,993	11,674	27.15	3
4	American Alliance .....	5,942	1,873	31.52	259	None		4
5	American Central .....	129,590	104,489	80.63	7,899	9,856	124.78	5
6	American Equitable .....	47,125	40,426	85.78	2,855	363	12.71	6
7	American Insurance .....	56,480	22,328	39.53	13,117	552	4.21	7
8	American Lloyds .....	17,672	6,595	37.32	678	None		8
9	Boston .....	77,311	76,017	98.33	33,705	3,663	10.87	9
10	Caledonian-American .....	10,998	484	4.40	684	512	74.85	10
11	California .....	77,937	13,443	17.25	11,208	5,509	49.15	11
12	Citizens of Missouri .....	25,378	9,581	37.75	—2,276	None		12
13	Columbia .....	38,637	8,639	22.36	1,712	80	4.67	13
14	Commercial Union of New York ..	4,943	1,223	24.74	3,230	538	16.66	14
15	Connecticut .....	151,137	59,597	39.43	46,268	20,508	44.32	15
16	Continental .....	403,499	249,652	61.87	89,903	31,700	35.26	16
17	Equitable Fire and Marine .....	47,924	17,108	35.70	7,838	4,983	63.57	17
18	Fidelity-Phenix .....	396,454	273,654	69.03	78,573	29,153	37.10	18
19	Fire Association of Philadelphia ..	64,165	25,538	39.80	10,144	4,839	47.70	19
20	Fireman's Fund .....	198,296	166,725	84.08	53,890	21,395	39.70	20
21	Firemen's Insurance .....	79,342	62,841	79.20	40,437	26,076	64.49	21
22	General of Paris .....	128,275	58,502	45.61	31,060	20,204	65.05	22
23	Girard .....	19,750	21,634	109.54	2,810	858	30.53	23
24	Glens Falls .....	186,627	88,346	47.34	39,063	11,289	28.90	24
25	Globe and Rutgers .....	840,931	405,239	48.19	136,639	91,843	67.22	25
26	Great American .....	478,325	370,560	77.47	68,348	42,213	61.76	26
27	Hardware Dealers .....	1,398	93	6.65	17	None		27
28	Hartford Fire .....	982,737	600,065	61.07	273,080	93,630	34.29	28
29	Home Insurance .....	1,267,094	752,491	59.39	333,774	268,528	80.45	29
30	Insurance Co. of North America ..	737,677	369,424	50.08	127,875	99,483	77.80	30
31	Insurance Co. of State of Pa .....	167,156	85,190	50.97	26,261	6,986	26.60	31
32	Lumbermen's Underwriting All .....	197,660	187,507	94.86	None	None		32
33	Manufacturing Lumbermens .....	176,652	58,675	33.22	None	None		33
34	Manufacturing Woodworkers .....	27,008	46,585	172.49	None	None		34
35	Mechanics and Traders .....	26,414	5,993	22.69	1,617	39	2.41	35
36	Merchants Fire .....	80,281	58,145	72.43	4,020	506	1.26	36
37	Miliers National .....	35,948	27,821	77.39	4,423	463	1.05	37
38	Minnesota Implement .....	1,398	93	6.65	17	None		38
39	National-Ben Franklin .....	103,681	38,309	36.95	43,571	19,226	44.13	39
40	National Fire of Hartford .....	584,408	364,032	62.29	105,074	70,572	67.16	40
41	National Liberty .....	171	2,000	1,169.59	6	None		41
42	National Union .....	215,147	113,348	52.68	31,554	26,550	84.14	42
43	La Nationale .....	430,430	231,054	53.68	109,797	54,846	49.95	43
44	Newark .....	62,540	34,839	55.71	12,504	6,906	55.23	44
45	New Hampshire .....	64,512	46,052	71.39	15,495	5,641	36.41	45
46	New Jersey .....	91,965	9,911	10.78	22,159	8,953	40.40	46
47	Niagara .....	295,383	150,335	50.89	29,203	12,189	41.74	47
48	Northwestern Mutual .....	60,599	41,121	67.86	1,325	None		48
49	Northwestern National .....	202,029	72,389	35.83	72,506	34,099	47.03	49
50	Phenix of Paris .....	146,193	72,938	49.89	31,668	14,592	46.08	50
51	Phoenix of Hartford .....	307,708	125,243	40.70	127,653	35,302	27.65	51
52	Providence Washington .....	215,907	150,725	68.81	29,761	11,141	37.43	52
53	Queen of America .....	542,423	234,061	43.15	203,445	94,381	46.39	53
54	Retail Hardware .....	1,398	93	6.65	17	None		54
55	St. Paul Fire and Marine .....	353,074	133,293	37.75	61,910	29,606	47.82	55
56	Springfield Fire and Marine .....	338,633	228,963	67.61	68,940	30,679	44.50	56
57	Sterling .....	1,755	None		109	None		57
58	Stuyvesant .....	85,931	39,022	45.41	4,521	5,150	113.91	58
59	Tokio .....	5,957	5,999	100.71	418	None		59
60	L'Union of Paris .....	227,036	140,376	61.83	65,911	31,525	47.83	60
61	United States Fire .....	105,295	58,902	55.94	5,744	2,054	35.76	61
62	Vulcan .....	73,645	37,620	51.08	4,879	973	19.94	62
63	Westchester .....	232,615	99,775	42.89	33,828	17,106	50.57	63
	Totals .....	12,490,681	7,031,033	56.29	2,668,513	1,352,047	50.67	
	Grand Totals ...	33,841,928	17,724,478	51.49	10,753,053	5,338,882	49.65	



TABLE XXVIII—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and All other business in Canada for the Year, 1920.

CANADIAN COMPANIES—IN CANADA

No.		One year or less		Rate of prem- iums charged per cent of risks taken	All others		Rate of prem- iums charged per cen. of risks taken	No
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$ cts.	%	\$	\$ cts.	%	
1	Acadia Fire.....	28,396,046	370,674 28	1.31	11,067,804	162,559 44	1.47	1
2	Antigonish Farmers.....	None	None		397,850	3,326 13	.84	2
3	Beaver Fire.....	5,672,477	66,574 49	1.17	3,445,581	57,109 00	1.66	3
4	British America.....	100,053,373	942,802 79	.94	40,463,683	486,177 73	1.20	4
5	British Colonial.....	28,623,904	403,475 22	1.41	8,708,719	118,415 43	1.36	5
6	British Northwestern.....	28,530,878	247,777 65	.87	5,707,590	68,101 19	1.19	6
7	Canada Accident and Fire.....	26,881,092	276,432 85	1.03	4,196,702	62,141 78	1.48	7
8	Canada National.....	16,078,905	247,682 83	1.54	10,285,339	140,459 11	1.37	8
9	Canada Security.....	22,337,446	174,712 44	.78	3,960,528	58,765 90	1.48	9
10	Canadian Fire.....	36,805,812	515,819 58	1.40	17,668,224	243,798 34	1.38	10
11	Canadian Indemnity.....	9,704,823	139,199 39	1.43	4,040,447	59,517 10	1.47	11
12	Canadian Lumbermen's.....	1,818,354	43,043 46	2.37	None	None		12
13	Canadian Surety.....	None	None		None	None		13
14	Cumberland Farmers.....	None	None		190,650	3,813 00	2.00	14
15	Dominion Fire.....	30,449,296	460,352 80	1.51	34,409,932	351,591 50	1.02	15
16	Dominion of Canada Guarantee and Accident.....	2,351,645	23,730 00	1.09	10,200,818	111,755 94	1.10	16
17	Fire Insurance Co. of Canada.....	42,019,397	379,890 88	.94	7,887,181	90,385 05	1.15	17
18	General Accident of Canada.....	11,825,013	107,096 79	.91	2,771,059	29,838 44	1.08	18
19	Globe Indemnity.....	36,684,390	381,047 03	1.04	8,652,716	85,130 69	.98	19
20	Grain Insurance.....	65,208,097	211,000 90	.32	71,200	1,105 28	1.55	20
21	Guardian Insurance Co. of Canada.....	18,928,587	215,271 26	1.14	2,447,634	34,911 25	1.43	21
22	Halifax Fire.....	1,787,480	33,504 46	1.87	1,284,985	18,169 79	1.41	22
23	Hudson Bay.....	22,942,406	292,533 17	1.28	9,712,143	138,232 74	1.42	23
24	Imperial Guarantee and Accident.....	None	None		None	None		24
25	Imperial Underwriters.....	32,552,391	263,273 94	.81	6,274,312	78,614 23	1.25	25
26	Kings' Mutual.....	None	None		1,793,825	46,659 50	2.60	26
27	Liverpool-Manitoba.....	37,001,337	411,574 39	1.11	12,906,896	161,978 90	1.25	27
28	London and Lanc. G'tee and Acc't	None	None		None	None		28
29	London Mutual.....	66,256,438	626,703 23	.95	40,225,154	409,977 34	1.02	29
30	Mercantile.....	33,933,835	308,989 56	.91	8,451,790	102,124 21	1.21	30
31	Mount Royal.....	74,167,412	876,335 63	1.18	33,146,836	389,588 08	1.18	31
32	Mutual Fire.....	None	None		959,061	21,547 37	2.25	32
33	North American Accident.....	None	None		None	None		33
34	North Empire.....	31,496,644	384,811 67	1.22	5,020,058	83,557 93	1.66	34
35	North West.....	18,861,668	214,686 35	1.14	6,371,558	86,599 54	1.36	35
36	Occidental.....	32,449,159	395,090 64	1.22	8,092,283	128,709 37	1.59	36
37	Pacific Coast.....	22,913,547	240,760 78	1.05	6,247,895	83,380 55	1.33	37
38	Pacific Marine.....	1,035,207	16,551 87	1.60	294,480	4,866 28	1.65	38
39	Pictou County Farmers.....	None	None		569,400	4,364 58	.77	39
40	Quebec.....	103,862,680	333,527 03	3.22	9,310,323	109,894 42	1.18	40
41	Reliance.....	150,606	589 10	3.91	15,000	100 00	.67	41
42	Scottish Canadian.....	None	None		None	None		42
43	Western.....	115,447,403	1,232,844 02	1.07	66,956 764	764,084 88	1.14	43
	Totals.....	1,107,227,753	10,838,360 48	.98	394,206,430	4,801,352 01	1.22	



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TABLE XXIX—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year, 1920.

BRITISH COMPANIES—IN CANADA.

No.	Companies	One year or less		Rate of Premiums charged per cent of risks taken	All other		Rate of Premiums charged per cent of risks taken	No.
		Amount Written	Premiums Charged		Amount Written	Premiums Charged		
		\$	\$	%	\$	\$	%	
1	Alliance.....	35,731,722	334,182 60	.94	14,386,711	151,896 48	1.06	1
2	Atlas.....	51,755,211	645,832 62	1.25	22,705,297	258,705 30	1.14	2
3	British Crown.....	52,800,152	625,835 58	1.19	11,671,549	149,082 42	1.28	3
4	British General...	18,857,485	150,565 28	.80	2,574,601	29,082.27	1.13	4
5	British Traders.....	25,504,049	301,202 94	1.18	2,988,500	48,167 61	1.61	5
6	Caledonian.....	45,422,052	476,023 55	1.05	22,387,578	244,806 30	1.09	6
7	Car & General.....	63,899,082	217,139 75	.34	3,451,216	37,787 19	1.09	7
8	Century.....	30,903,742	366,231 45	1.19	5,588,713	57,505 14	1.03	8
9	China.....	866,847	15,159 72	1.75	172,650	2,632 75	1.52	9
10	Commercial Union.....	113,847,818	1,054,156 20	.93	37,844,108	461,682 08	1.22	10
11	Eagle, Star & Br. Dom.	80,901,048	526,359 25	.65	8,922,737	106,361 40	1.19	11
12	Employers Liability.....	81,746,801	789,405 96	.97	22,019,645	238,238 45	1.08	12
13	Essex & Suffolk.....	7,935,073	91,090 36	1.15	2,153,796	24,358 63	1.13	13
14	General Acct. Fire.....	52,798,052	541,983 56	1.03	9,482,222	120,982 06	1.28	14
15	Guardian Assurance.....	147,310,276	1,670,563 55	1.13	35,707,222	420,544 27	1.18	15
16	Law, Union & Rock.....	34,831,398	303,982 00	.87	9,749,805	122,418 74	1.26	16
17	Liverpool & London & Globe.....	139,434,863	31,421,949 60	1.02	50,134,037	604,200 11	1.21	17
18	London Guarantee.....	73,453,515	903,189 32	1.23	11,452,159	133,549 05	1.17	18
19	London Lancashire.....	104,450,632	1,019,469 90	.98	31,429,865	372,871 63	1.19	19
20	London Assurance.....	53,578,537	538,257 79	1.00	17,963,743	198,466 45	1.10	20
21	Marine.....	None.	None.		None.	None.		21
22	Merchants Marine.....	None.	None.		None.	None.		22
23	Motor Union.....	None.	None.		None.	None.		23
24	National Benefit.....	4,941,614	64,469 45	1.30	458,386	5,530 55	1.21	24
25	National Prov. Plate Glass	4,388,110	30,388 53	.69	170,123	2,822 32	1.66	25
26	North Br. & Mercantile....	104,471,472	1,088,937 95	1.04	37,323,708	443,566 27	1.19	26
27	Northern Assurance.....	94,570,202	1,088,852 52	1.15	28,595,888	330,147 39	1.15	27
28	Norwich Union Fire.....	84,036,780	961,197 63	1.14	32,655,093	380,145 48	1.16	28
29	Ocean Acc't. & Guarantee.	34,168,475	354,281 88	1.04	9,909,392	127,686 84	1.29	29
30	Palatine.....	45,795,757	456,300 51	1.00	10,473,114	142,430 74	1.36	30
31	Phoenix of London.....	107,226,007	1,345,763 30	1.26	36,390,559	426,154 71	1.17	31
32	Provincial.....	15,396,711	148,530 94	.96	3,258,541	31,372 73	.96	32
33	Queensland.....	28,330,645	292,969 33	1.03	3,882,922	49,616 84	1.28	33
34	Railway Passengers.....	None	None.		None.	None.		34
35	Royal Exchange.....	83,001,415	687,811 35	.83	25,059,352	284,810 98	1.14	35
36	Royal Insurance.....	157,487,968	1,727,116 32	1.10	79,348,509	902,037 87	1.14	36
37	Royal Scottish.....	19,227,877	187,531 51	.98	3,384,861	37,204 88	1.10	37
38	Scottish Metropolitan.....	10,866,870	122,589 34	1.13	2,827,868	32,401 79	1.15	38
39	Scottish Union.....	42,063,381	392,102 04	.93	15,764,107	172,363 79	1.09	39
40	Sun Insurance.....	75,600,327	745,150 15	.99	23,875,823	309,594 84	1.30	40
41	Traders & General.....	6,280,156	75,393 62	1.20	652,900	8,197 34	1.26	41
42	Union Assurance Society...	72,950,408	758,398 11	1.04	23,339,569	261,024 19	1.12	42
43	Union of Canton.....	60,809,204	645,089 47	1.06	6,179,415	74,233 51	1.20	43
44	Union Marine.....	None.	None.		None.	None.		44
44	Yangtze.....	1,202,402	20,526 71	1.70	102,200	1,484 97	1.45	45
46	Yorkshire.....	35,718,664	460,709 67	1.29	17,739,954	215,422 90	1.21	46
	Totals.....	2,304,562,800	23,646,691 31	1.03	684,178,438	8,021,589 26	1.17	



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TABLE XXX.—Showing Risks written and Premiums charged thereon and rate of Premiums charged per cent of Risks taken for One Year or less, and all other business in Canada for the Year 1920.

FOREIGN COMPANIES—IN CANADA

	One year or less		Rate of premiums charged per cent of risks taken	All other		Rate of premium charged per cent of risks taken
	Amount Written	Premiums Charged		Amount Written	Premiums Charged	
	\$	\$ cts.	%	\$ cts.	\$ cts.	%
Etna .....	61,688,895	608,486 46	.98	9,609,862	117,356 52	1.22
Agricultural.....	1,866,480	33,021 11	1.77	403,326	6,619 34	1.64
Alliance Insurance.....	32,000,878	258,862 11	.81	3,039,863	36,349 79	1.20
American Alliance.....	1,480,787	27,923 22	1.89	230,000	3,963 27	1.72
*American Central.....	28,051,627	271,034 48	.97	4,059,682	44,090 92	1.09
American Equitable.....	10,035,082	86,620 31	.86	1,210,494	15,402 64	1.27
American Insurance.....	6,564,744	82,389 20	1.26	1,007,097	12,493 16	1.24
American Lloyds.....	4,902,718	18,705 22	.38	95,000	1,035 45	1.09
Boston.....	13,348,701	117,401 55	.88	966,108	13,900 14	1.44
Caledonian-American.....	4,598,646	44,472 26	.97	1,888,360	25,534 62	1.35
California.....	16,333,083	128,190 11	.78	1,670,989	24,194 75	1.45
Citizens of Missouri.....	2,829,404	46,801 36	1.65	432,025	6,971 56	1.61
Columbia.....	9,374,286	99,306 49	1.06	829,765	10,441 08	1.26
Commercial Union of New York.....	768,076	12,839 80	1.67	291,715	4,559 77	1.56
Connecticut.....	25,007,436	267,990 51	1.07	5,254 155	72,308 30	1.38
Continental.....	73,788,391	699,879 46	.95	14,517,079	171,483 13	1.18
Equitable Fire and Marine.....	21,292,098	208,872 02	.98	5,512,455	61,064 87	1.11
Fidelity-Phenix.....	65,073,303	650,614 95	1.00	10,258,073	129,877 71	1.27
Fire Association of Phila.....	7,653,381	94,659 30	1.24	694,917	10,438 35	1.50
Fireman's Fund.....	25,322,111	258,501 73	1.02	4,018,347	54,491 91	1.36
Firemen's Insurance.....	9,857,409	105,814 14	1.07	4,613,116	59,298 91	1.29
General of Paris.....	27,066,073	222,402 83	.82	3,827,901	46,548 53	1.22
Girard.....	4,036,750	39,803 24	.99	661,655	8,857 14	1.34
Glens Falls.....	35,713,301	309,364 91	.87	5,925,662	63,241 54	1.07
Globe and Rutgers.....	139,627,064	1,280,796 11	.92	18,522,920	249,251 73	1.35
Great American.....	75,534,592	732,185 45	.97	10,175,426	106,760 18	1.05
Hardware Dealers.....	85,267	3,056 30	3.58	6,534	98 53	1.51
Hartford Fire.....	141,301,077	1,354,051 15	.96	40,390,537	387,576 55	.96
Home Insurance.....	147,820,402	1,819,990 00	1.23	39,072,109	526,765 69	1.35
Insurance Co. of N. A.....	158,057,220	1,168,355 73	.74	18,494,185	206,371 17	1.12
Insurance Co. of State of Pa.....	25,421,219	217,540 66	.86	2,676,427	35,473 49	1.33
Lumbermen's Underwriting Alliance.....	18,287,323	306,645 04	1.68	None.	None.	.....
Manufacturing Lumbermen's.....	13,421,474	271,369 76	2.02	None.	None.	.....
Manufacturing Woodworkers.....	5,468,225	94,006 41	1.72	None.	None.	.....
Mechanics and Traders.....	1,727,948	55,872 22	3.23	106,680	1,546 84	1.45
Merchants Fire.....	13,072 333	119,572 33	.91	729,117	9,384 93	1.29
Millers National.....	3,244,435	43,614 34	1.34	493,990	6,821 14	1.38
Minnesota Implement.....	85,267	3,056 30	3.58	6,534	98 53	1.51
National-Ben Franklin.....	10,860,272	137,569 77	1.27	5,996,907	64,574 09	1.08
National Fire of Hartford.....	58,956,929	809,945 95	1.37	19,334,028	245,674 63	1.27
National Liberty.....	141,700	1,755 32	1.24	27,900	221 15	.79
National Union.....	29,457,918	315,423 62	1.07	5,039,965	58,241 00	1.16
La Nationale.....	51,526,836	534,004 34	1.04	15,095,907	182,590 09	1.21
Newark.....	14,667,794	167,643 24	1.14	3,341,724	48,732 61	1.46
New Hampshire.....	11,704,655	93,301 59	.80	647,588	5,594 13	.86
New Jersey.....	9,065,084	105,262 23	1.16	1,751,912	25,916 63	1.48
Niagara.....	54,345,722	525,287 46	.97	5,321,474	70,159 70	1.32
Northwestern Mutual.....	6,956,401	137,705 73	1.98	107,100	2,556 25	2.39
Northwestern National.....	19,592,436	240,363 15	1.23	9,238,314	108,373 35	1.17
Phenix of Paris.....	28,641,213	266,314 44	.93	4,819,576	59,822 66	1.24
Phoenix of Hartford.....	61,892,950	623,577 73	1.01	17,569,902	202,334 81	1.15
Providence Washington.....	36,636,197	313,751 89	.86	2,888,165	37,874 60	1.31
Queen of America.....	60,454,186	730,287 38	1.21	24,281,070	277,063 35	1.14
Retail Hardware.....	85,267	3,056 30	3.58	6,534	98 53	1.51
St. Paul Fire and Marine.....	61,410,116	520,587 91	.85	7,065,576	95,067 32	1.35
Springfield Fire and Marine.....	66,620,434	596,551 43	.90	9,354,902	104,265 71	1.11
Sterling.....	338,825	3,528 73	1.04	46,585	681 09	1.46
Stuyvesant.....	11,599,607	144,191 08	1.24	1,140,660	14,632 90	1.28
Tokio.....	2,748,743	19,436 90	.71	134,724	2,087 55	1.55
L'Union of Paris.....	31,188,878	322,061 55	1.03	8,953,542	93,294 01	1.04
United States Fire.....	23,550,581	196,664 71	.81	2,183,761	26,951 33	1.23
Vulcan.....	14,304,596	130,762 01	.91	844,473	14,951 62	1.77
Westchester.....	38,549,811	398,801 86	1.03	4,507,542	60,440 76	1.34
Totals .....	1,937,104,657	19,501,904 89	1.01	361,391,936	4,332,872 05	1.20
Grand Totals.....	5,348,895,210	53,986,956 68	1.01	1,439,776,804	17,155,813 32	1.19



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TABLE XXXI.—FIRE INSURANCE IN CANADA, 1920.  
(Including Business of Provincial Licensees.)

Business transacted by	Net insurance written	Net in force Dec.31 1920	Net premiums received	Net losses paid
	\$	\$	\$	\$
1. Dominion licenses.....	6,788,672,014	5,971,330,272	50,565,856	21,945,114
2. Provincial licensees—				
(a) Provincial companies within provinces by which they are incor- porated.....	429,158,041	960,074,188	4,839,217	2,181,804
(b) Provincial companies within provinces other than those by which they are incorporated.....	42,329,353	94,030,823	377,578	160,793
Totals for Provincial Companies.....	471,487,394	1,054,105,011	5,216,795	2,342,597
Grand Totals.....	7,260,159,408	7,025,435,283	55,782,651	24,287,711

TABLE XXXII.

ANALYSIS and summary of the statements of fire insurance carried on property in Canada, by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 129 of the Insurance Act, 1917.

Province in which Property is Situated	Amount of Insurance
	\$
Nova Scotia.....	10,128,784
New Brunswick.....	23,002,042
Quebec.....	161,532,203
Ontario.....	244,765,784
Manitoba.....	12,707,364
Saskatchewan.....	3,561,574
Alberta.....	3,742,302
British Columbia.....	21,383,257
Prince Edward Island.....	65,911
Yukon.....	37,800
	\$480,927,021

Nature of Property Insured	Amount of Insurance
Lumber and lumber mills.....	22,019,957
Other industrial plants and mercantile establishments.....	358,528,975
Stocks and merchandise.....	92,311,028
Railway property and equipment.....	4,294,826
Miscellaneous.....	3,772,235
	\$480,927,021

Nature of insurers	Amount of Insurance
	\$
Lloyd's Associations.....	39,622,073
Reciprocal Underwriters.....	43,243,832
Mutual Companies.....	336,929,551
Stock Companies.....	61,131,565
	\$480,927,021



The following tables of fire losses in the larger cities and towns in Canada were gathered from the Municipal Officials in the form of monthly returns and must be regarded as estimates only.

FIRE LOSSES IN MUNICIPALITIES WHERE POPULATION EXCEEDS 10,000.

Municipality.	Population.	Total Property Loss.	Loss Per Capita	Loss Per Capita in 1919.
		\$	%	%
ONTARIO..				
Belleville.....	12,240	41,728	3.40	2.09
Brantford.....	32,786	206,643	6.27	2.19
Chatham.....	16,000	15,048	0.94	7.37
Fort William.....	20,000	57,214	2.86	24.09
Galt.....	13,092	10,350	0.79	6.56
Guelph.....	17,922	32,238	1.79	0.76
Hamilton.....	114,766	417,181	3.63	2.35
Kingston.....	23,023	138,376	6.01	2.95
Kitchener.....	23,000	22,997	0.99	1.76
London.....	58,281	283,272	4.86	1.70
Niagara Falls.....		No Report	Received.	5.55
North Bay.....	10,924	27,215	2.49	3.38
Oshawa.....	13,000	7,658	0.59	6.85
Ottawa.....	135,000	688,343	5.09	1.92
Owen Sound.....	12,200	6,929	0.56	0.46
Peterboro.....	21,730	31,806	1.46	2.02
Port Arthur.....	15,201	144,947	9.53	9.74
St. Catharines.....	19,860	17,328	0.87	3.66
Sarnia.....	15,000	17,492	1.16	1.36
Sault Ste. Marie.....	23,000	50,890	2.21	4.09
Stratford.....	19,000	4,289	0.22	2.18
St. Thomas.....	19,000	24,576	1.29	1.95
Toronto.....	525,000	2,121,185	4.04	2.15
Windsor.....	37,000	89,840	2.42	5.74
Woodstock.....	10,333	13,747	1.33	4.76
QUEBEC.				
Hull.....	32,642	29,497	0.90	1.09
Lachine.....	15,500	15,633	1.00	1.39
Levis.....	10,500	5,100	0.48	0.60
Montreal.....	736,416	4,961,639	6.73	2.31
Outremont.....	13,500	13,004	0.96	1.79
Quebec.....	116,000	756,915	6.62	5.92
St. Hyacinthe.....	12,000	10,755	0.89	0.66
Shawinigan Falls.....	12,500	19,300	1.54	10.87
Sherbrooke.....	24,600	23,172	0.94	3.80
Three Rivers.....	26,000	46,696	1.79	2.06
Verdun.....	30,000	16,428	0.54	0.65
Westmount.....	18,394	21,150	1.14	0.53
MANITOBA.				
Brandon.....	15,000	123,059	8.20	0.64
St. Boniface.....	15,000	10,215	0.68	0.84
Winnipeg.....	192,571	825,532	4.28	2.35
SASKATCHEWAN..				
Moosejaw.....	23,500	130,704	5.56	1.44
Regina.....	42,000	88,589	2.11	0.90
Saskatoon.....	30,000	44,404	1.48	13.86
ALBERTA.				
Calgary.....	80,000	349,813	4.37	1.78
Edmonton.....	62,000	142,490	2.29	2.76
Lethbridge.....	14,500	20,389	1.40	2.88
Medicine Hat.....	11,060	88,683	8.01	1.57
BRITISH COLUMBIA.				
New Westminster.....	16,000	58,327	3.64	0.53
North Vancouver.....	14,000	20,228	1.44	1.57
Vancouver.....	125,000	388,364	3.10	5.25
Victoria.....	55,000	53,175	0.96	1.51
NOVA SCOTIA.				
Amherst.....	11,000	19,445	1.76	0.42
Dartmouth.....	10,000	25,825	2.58	1.40
Glace Bay.....	18,000	77,020	4.27	4.26
Halifax.....	60,000	620,000	10.33	4.00
New Glasgow.....	11,000	152,934	13.09	2.03
Sydney.....	27,000	266,545	9.87	3.86



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## FIRE LOSSES IN MUNICIPALITIES WHERE POPULATION EXCEEDS 10,000.

Municipality.	Population.	Total Property Loss.	Loss Per Capita	Loss Per Capita. in 1919.
		\$	¢	¢
<b>NEW BRUNSWICK.</b>				
Fredericton.....	10,000	8,270	0.82	6.40
Moncton.....	20,500	364,479	17.77	1.27
St. John.....	60,000	100,000	1.66	2.14
<b>PRINCE EDWARD ISLAND</b>				
Charlottetown.....	12,000	29,175	2.43	0.93

## FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 5,000 TO 10,000.

<b>ONTARIO.</b>				
Arnprior.....	6,000	11,831	1.97	0.11
Barrie.....	7,000	13,095	1.87	1.22
Brampton.....	5,000	2,270	0.45	0.48
Brockville.....	9,400	36,478	3.88	0.91
Cobalt.....	5,036	3,255	0.64	2.35
Cobourg.....	5,103	300	0.05	0.89
Collingwood.....	6,787	6,830	1.00	3.33
Cornwall.....	7,300	11,772	1.61	0.09
Dundas.....	5,000	6,800	1.36	1.76
Hawkesbury.....	5,419	1,300	0.24	0.01
Kenora.....	5,500	27,973	5.08	2.30
Lindsay.....	8,500	19,306	2.27	0.45
Pembroke.....	8,000	60,306	7.53	No Report Received
Preston.....	5,300	3,805	0.71	0.18
Renfrew....	5,600	15,375	2.74	4.12
Smith's Falls.....	7,500	5,400	0.73	3.11
Sudbury....	9,000	54,800	6.08	10.94
Thorold.....	6,000	10,010	1.66	8.91
Trenton....	5,000	10,300	2.06	48.69
Walkerville.....	7,500	1,192	0.15	3.87
Wallaceburg.....	5,000	2,929	0.58	0.74
Waterloo.....	5,200	24,549	4.72	2.60
<b>QUEBEC.</b>				
Cap de la Madeline.....	7,135	10,250	1.43	0.26
Chicoutimi.....	7,400	3,000	1.08	52.23
Granby.....	7,500	500	0.06	0.54
Grand Mere.....	8,000	20,835	2.60	0.10
Joliette.....	9,269	16,865	1.81	1.04
Jonquiere.....	6,000	2,000	0.33	2.06
La Tuque.....	6,000	12,000	2.00	0.86
Longueil.....	5,300	4,200	0.79	0.38
Magog.....	5,000	2,300	0.46	0.41
Montmagny.....	5,200	600	0.11	0.03
Riviere du Loup.....	7,113	18,750	2.63	0.48
St. Jerome.....	5,510	15,950	2.89	0.38
St. Lambert.....	5,000	55,000	11.00	Nil.
Sorel.....	8,750	5,100	0.58	1.61
Thetford Mines.....	7,447	Nil.	Nil.	Nil.
Valleyfield.....	9,800	22,450	2.29	0.64
<b>MANITOBA.</b>				
Portage la Prairie.....	6,000	5,120	0.85	0.84
<b>SASKATCHEWAN.</b>				
Prince Albert.....	8,500	13,156	1.54	2.58
Yorkton.....	5,500	14,200	2.58	0.03
<b>BRITISH COLUMBIA.</b>				
Nanaimo.....	9,000	947	0.10	0.51
Nelson.....	6,000	11,635	1.94	3.78
Prince Rupert.....	8,000	1,356	0.17	0.95



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FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 5,000 TO 10,000.

Municipality.	Population.	Total Property Loss.	Loss Per Capita	Loss Per Capita in 1919.
		\$	%	%
NOVA SCOTIA.				
New Waterford.....	5,500	6,880	1.25	1.42
North Sydney.....	6,000	141,288	23.54	3.85
Springhill.....	6,000	14,935	2.48	0.10
Stellarton.....	5,500	10,000	1.81	0.05
Sydney Mines.....	9,000	51,223	5.69	1.70
Truro.....	7,500	9,944	1.32	1.46
NEW BRUNSWICK.				
Bathurst.....	5,000	15,000	3.00	3.16
Campbellton.....	6,000	14,850	2.47	12.57
Sackville.....	5,000	1,800	0.36	0.90

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

ONTARIO.				
Alexandria.....	2,200	8,325	3.78	2.08
Alliston.....	1,800	Nil.	Nil.	Nil.
Almonte.....	2,500	3,100	1.24	0.20
Amherstburg.....	3,000	7,700	2.56	0.94
Aurora.....	2,205	31,350	14.21	0.22
Aylmer.....	2,200	5,600	2.54	0.46
Blenheim.....	1,500	575	0.38	3.03
Blind River.....	1,534	Nil.	Nil.	5.50
Bowmanville.....	3,300	13,524	4.09	2.24
Bracebridge.....	2,700	21,845	8.09	0.57
Bridgeburg.....	2,119	13,000	6.13	0.60
Burlington.....	2,500	2,050	0.82	Not Rec'd.
Campbellford.....	3,000	5,000	1.66	0.19
Capreol.....	1,907	52,000	27.26	6.69
Chesley.....	1,800	25,600	14.22	0.01
Clinton.....	2,000	600	0.30	1.56
Cochrane.....	2,000	7,725	3.86	14.25
Copper Cliff.....	3,400	22,080	6.49	4.56
Deseronto.....	2,017	4,000	1.98	0.22
Dresden.....	1,411	53,400	37.84	0.08
Dryden.....	1,051	255	0.24	0.06
Dunnville.....	4,000	7,930	1.98	17.98
Durham.....	1,700	400	0.23	0.02
Eastview.....	4,935	4,640	0.94	7.57
Essex.....	1,400	3,200	2.29	Nil.
Ford City.....	4,500	4,500	1.000	1.56
Forest.....	1,386	Nil.	Nil.	0.35
Fort Frances.....	3,250	42,840	13.18	2.46
Gananoque.....	3,500	12,525	3.57	0.70
Goderich.....	4,500	1,950	0.43	0.42
Gravenhurst.....	2,000	1,900	0.95	0.29
Haileybury.....	3,500	15,951	4.55	17.75
Harriston.....	1,450	45,601	31.44	1.42
Hespeler.....	3,100	9,000	2.90	Nil.
Iroquois Falls.....	2,000	56,000	28.00	4.09
Keewatin.....	1,250	4,285	3.42	0.12
Kincardine.....	2,200	31,050	14.11	1.59
Kingsville.....	1,600	2,000	1.25	Nil.
Leamington.....	4,660	2,800	0.60	1.23
Listowel.....	2,550	17,205	6.74	2.02
Little Current.....	1,000	4,040	4.04	14.66
Mattawa.....	1,451	5,500	3.79	4.15
Meaford.....	2,795	17,000	6.08	Nil.
Merriton.....	2,553	7,510	2.98	1.43
Milton.....	2,073	210	0.10	7.12
Mitchell.....	1,672	3,420	2.04	Nil.
Mount Forest.....	2,000	Nil.	Nil.	0.11
Napanee.....	3,000	13,250	4.41	2.79
New Liskeard.....	2,000	1,000	0.50	0.75
Niagara-on-Lake.....	1,500	Nil.	Nil.	0.88
Oakville.....	2,880	62,430	21.67	0.55
Orangeville.....	2,300	3,000	1.30	0.48
Palmerston.....	1,850	925	0.50	0.26
Parkhill.....	1,250	1,625	1.30	Nil.
Parry Sound.....	3,500	10,095	2.88	1.74



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## FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

Municipality.	Population.	Total Property Loss.	Loss Per Capita	Loss Per Capita in 1919.
<i>ONTARIO—Concluded.</i>		\$	%	%
Penetanguishene.....	4,000	16,810	04.2	12.21
Perth.....	4,047	1,150	0.28	0.06
Picton.....	3,527	3,535	1.00	0.73
Port Colborne.....	3,500	9,730	2.78	6.80
Port Hope.....	4,500	850	0.18	0.21
Prescott.....	2,774	2,165	0.78	2.95
Richmond Hill.....	1,000	Nil.	Nil.	Nil.
Ridgetown.....	2,300	650	0.28	0.81
St. Marys.....	4,004	220	Nil.	0.69
Seaforth.....	2,400	21,400	8.91	0.17
Sioux Lookout.....	1,000	Nil.	Nil.	1.66
Southampton.....	2,000	1,170	0.58	0.36
Stayner.....	1,039	1,000	0.96	0.41
Strathroy.....	2,654	1,265	0.47	0.16
Thessalon.....	1,450	800	0.55	2.11
Tilbury.....	1,750	37,500	21.42	0.89
Tillsonburg.....	3,100	82,712	26.68	Nil.
Timmins.....	4,500	81,235	18.05	4.00
Uxbridge.....	1,800	18,200	10.00	0.02
Vankleek Hill.....	1,610	Nil.	Nil.	Nil.
Weston.....	2,500	665	0.26	0.32
Whitby.....	4,500	26,000	5.77	0.53
Wingham.....	2,240	1,025	0.45	1.20
<i>QUEBEC.</i>				
Acton Vale.....	1,500	75,000	50.00	6.86
Arthabaska.....	1,400	650	0.46	0.75
Baie St. Paul...	2,100	240	0.11	0.06
Beaconsfield.....	1,300	Nil.	Nil.	Nil.
Beauharnois.....	2,110	300	0.14	2.09
Bedford.....	1,249	2,500	2.00	0.24
Belœil.....	1,500	160	0.10	Nil.
Berthierville.....	2,000	20,000	10.00	0.95
Black Lake.....	3,500	3,000	0.85	1.42
Bromptonville.....	1,300	12,800	9.84	0.14
Buckingham.....	4,100	150	0.03	0.72
Coaticook.....	3,501	6,000	1.71	2.24
Cookshire.....	1,002	Nil.	Nil.	3.51
Courville.....	1,268	Nil.	Nil.	0.29
Dorion.....	1,000	6,000	6.00	Nil.
Dorval.....	1,800	Nil.	Nil.	0.05
Drummondville.....	4,400	6,650	1.51	1.15
Farnham.....	3,800	1,625	0.42	0.40
Iberville.....	2,100	Nil.	Nil.	0.71
Laprairie.....	2,144	600	0.28	72.55
Lauzon.....	4,918	1,800	0.36	0.26
Laval Rapids...	2,300	3,900	1.69	2.50
Louisville.....	1,724	Nil.	Nil.	0.53
Marieville.....	1,799	Nil.	Nil.	Nil.
Megantic (Lake)...	3,200	2,000	0.62	Nil.
Montreal West.....	2,000	425	0.21	0.01
Nicolet.....	4,000	250,000	62.50	2.50
Pointe Aux Trembles...	2,300	9,335	4.05	0.56
Pointe Claire.....	3,200	Nil.	Nil.	0.72
Richmond.....	2,237	1,100	0.49	0.40
Rimouski.....	3,500	25,865	7.39	0.08
Roberval.....	2,023	Nil.	Nil.	15.51
Ste. Anne de Bellevue...	2,200	Nil.	Nil.	Nil.
St. Agathe des Monts...	3,572	Nil.	Nil.	2.64
St. Laurent.....	4,873	900	0.18	Nil.
St. Therese.....	2,885	25,000	8.66	1.96
Terrebonne.....	2,200	3,025	1.37	Nil.
Trois Pistoles.....	1,270	6,000	4.72	0.15
Victoriaville.....	4,406	500	0.11	4.50
Windsor Mills.....	2,250	Nil.	Nil.	0.13
<i>MANITOBA.</i>				
Beausejour.....	1,000	4,500	4.50	1.50
Carman.....	1,450	Nil.	Nil.	1.41
Dauphin.....	4,000	2,100	0.52	0.32
Emerson.....	1,125	900	0.80	5.04



11 GEORGE V, A. 1921

FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

Municipality.	Population.	Total Property Loss.	Loss Per Capita	Loss Per Capita in 1919.
		\$	%	%
MANITOBA—Concluded.				
Killarney.	1,100	400	0.36	3.60
Melita.	1,000	37,500	37.50	0.40
Minnedosa.	2,000	470	0.23	0.21
Neepawa.	2,000	1,510	0.75	0.42
Souris.	1,925	34,600	17.97	0.20
The Pas.	1,500	14,340	9.56	2.05
Virden.	1,700	150	0.08	2.76
SASKATCHEWAN.				
Assiniboia.	1,168	Nil.	Nil.	Nil.
Battleford.	1,211	95	0.07	0.63
Biggar.	1,700	Nil.	Nil.	Nil.
Broadview.	1,200	159	0.13	Nil.
Canora.	1,500	3,315	2.21	1.81
Carnduff.	1,500	1,600	1.06	1.33
Estevan.	2,100	3,105	1.47	1.21
Gravelbourg.	1,700	Nil.	Nil.	0.18
Gull Lake.	1,000	100	0.10	0.53
Herbert.	1,150	27,000	23.48	35.01
Humboldt.	1,600	75	0.04	8.86
Indian Head.	1,700	25	0.01	3.57
Kamsack.	2,043	3,550	1.73	1.44
Kerrobert.	1,000	5,975	5.97	2.60
Kindersley.	1,200	580	0.48	0.01
Leader.	1,200	62,900	52.41	5.90
Maple Creek.	1,400	Nil.	Nil.	1.06
Melfort.	2,000	4,125	2.06	5.88
Melville.	2,800	825	0.29	4.39
Moosomin.	1,500	Nil.	Nil.	Nil.
North Battleford.	4,500	13,000	2.88	0.84
Outlook.	1,000	725	0.72	0.22
Rosetown.	1,000	613	0.61	6.43
Rosthern.	1,300	1,600	1.23	20.07
Shaunavon.	1,500	5,300	3.53	5.03
Sutherland.	1,000	755	0.75	0.07
Swift Current.	4,000	4,740	1.18	1.23
Watrous.	1,400	11,500	8.21	3.63
Weyburn.	4,000	4,835	1.20	4.46
Wilkie.	1,000	3,000	3.00	2.52
Wolseley.	1,500	Nil.	Nil.	2.40
ALBERTA.				
Bassano.	1,000	20,000	20.00	0.96
Beverley.	1,200	2,150	1.79	1.90
Blairmore.	1,800	5,700	3.16	60.71
Cardston.	1,600	2,100	1.31	2.00
Claresholm.	1,200	Nil.	Nil.	2.55
Coleman.	2,300	Nil.	Nil.	2.09
Ft. Saskatchewan.	1,200	1,900	1.58	2.44
Hanna.	1,759	Nil.	Nil.	18.75
High River.	1,400	2,835	2.02	0.06
Innisfail.	1,000	790	0.79	21.55
Lacombe.	1,200	Nil.	Nil.	1.66
Macleod.	1,800	3,900	2.16	0.88
Magrath.	1,200	1,000	0.83	Nil.
Olds.	1,100	10	Nil.	73.18
Pincher Creek.	1,100	8,025	7.29	0.04
Raymond.	1,600	Nil.	Nil.	Nil.
Redcliff.	2,200	21,400	9.72	0.02
Red Deer.	3,000	9,860	3.28	0.43
St. Albert.	1,200	800	0.66	2.09
Stettler.	1,800	50	0.02	2.50
Taber.	2,000	1,520	0.76	Nil.
Vegreville.	1,550	50	0.03	1.51
Vermilion.	1,500	Nil.	Nil.	2.66
Wetaskiwin.	2,500	2,350	0.94	0.84
BRITISH COLUMBIA.				
Armstrong.	1,000	4,650	4.65	15.75
Chilliwack.	1,700	42,085	24.75	5.18
Cranbrook.	4,000	560	0.14	2.68
Cumberland.	1,200	300	0.25	0.98
Duncan.	1,500	2,700	1.80	Nil.
Enderby.	1,000	Nil.	Nil.	0.47



## SESSIONAL PAPER No. 9

## FIRE LOSSES IN MUNICIPALITIES WITH POPULATION OF 1,000 TO 5,000.

Municipality.	Population.	Total Property Loss.	Loss Per Capita	Loss Per Capita in 1919.
		\$	%	%
<i>BRITISH COLUMBIA—Concluded.</i>				
Fernie.....	4,000	830	0.20	0.90
Grand Forks.....	2,000	13,625	6.81	1.37
Kamloops..	4,900	680	0.13	Nil.
Kaslo....	1,200	Nil.	Nil.	4.83
Kelowna ..	3,500	22,107	6.31	0.15
Ladysmith.....	2,500	6,000	2.40	0.15
Merritt ..	1,800	6,550	3.63	0.38
Port Alberni ..	1,000	12,525	12.52	0.08
Port Coquitlam.....	2,000	90,656	45.32	Nil.
Port Moody.....	2,000	99,310	49.65	1.95
Prince George.....	2,500	592	0.23	4.05
Revelstoke .....	4,100	6,179	1.50	0.28
Rossland...	2,800	50,779	18.13	2.81
Trail.....	4,500	6,720	1.49	1.97
Vernon.....	4,000	14,000	3.50	1.25
<i>NOVA SCOTIA.</i>				
Annapolis Royal.....	1,200	75,000	62.50	0.41
Antigonish.....	1,100	400	0.36	3.63
Bridgetown ..	1,000	700	0.70	9.00
Bridgewater.....	3,000	Nil.	Nil.	0.61
Canso.....	2,000	75	0.03	Nil.
Digby.....	1,500	50,100	33.40	0.48
Dominion.....	2,500	7,750	3.10	3.84
Kentville.....	2,500	535	0.21	0.91
Liverpool.....	2,500	49,675	19.87	0.60
Louisburg.....	1,100	10,300	9.36	16.66
Lunenburg.....	2,681	300	0.11	0.27
Oxford...	1,700	74,075	43.57	0.34
Parrsboro.....	2,500	2,900	1.16	1.60
Pictou.....	4,000	3,457	0.86	0.46
Shelburne.....	1,600	17,500	10.93	2.16
Trenton.....	3,200	12,050	3.76	Nil.
Wedgeport..	1,450	Nil.	Nil.	Nil.
Westville.....	4,500	25,500	5.66	0.32
Windsor.....	4,000	204,446	51.11	17.21
Wolfville.....	1,800	82,000	45.55	9.72
<i>NEW BRUNSWICK.</i>				
Chatham..	4,800	6,500	1.35	Not Rec'd.
Dalhousie.....	1,800	600	0.33	0.44
Dorchester.....	1,080	Nil.	Nil.	Nil.
Edmunston.....	4,000	3,000	0.75	Nil.
Grand Falls.....	1,550	470	0.30	Nil.
Marysville.....	2,000	Nil.	Nil.	0.82
Milltown.....	2,000	9,595	4.79	3.38
Newcastle.....	3,500	300,000	0.85	3.17
St. George.....	1,200	Nil.	Nil.	Nil.
St. Stephen ..	3,300	75,000	22.72	1.39
Sussex.....	2,000	1,930	0.96	7.67
<i>PRINCE EDWARD ISLAND.</i>				
Souris.....	1,057	Nil.	Nil.	1.09
Summerside.....	2,500	2,145	0.85	1.21







## **ABSTRACT**

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT  
BUSINESS OF ONE OR MORE CLASSES OF CASUALTY  
INSURANCE, IN CANADA FOR YEAR 1920, IN  
ACCORDANCE WITH THE INSURANCE  
ACT, 1917.



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TABLE XXXIII.—Showing the Total Assets and their nature, of Canadian Companies transacting Insurance,

CANADIAN COMPANIES

No	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Boiler Inspection.....	None	5,000 00	355,141 40	42,536 40
2	Casualty Co., of Canada.....	None.	None.	43,655 63	None.
3	Chartered Trust and Executor.....	1,194 07	249,712 44	138,794 22	17,763 00
4	Dominion Gresham.....	None.	None.	160,733 51	None.
5	General Animals.....	None	None.	64,070 00	5,925 00
6	Guarantee Co. of N. America.....	340,850 00	None.	1,234,375 07	679,933 00
7	Merchants Casualty Co.....	None.	28,380 00	250,921 20	None.
8	Merchants' and Employers'.....	37,139 16	None.	85,380 00	None.
9	Protective Association.....	None.	None.	55,072 59	None.
	Totals.....	379,183,23	283,092 44	2,388,143 62	746,157 40

(a) Including \$11,652.35, loans on collaterals. (b) Including \$162,160 97, secured by agreement of sale of Electrical Department's real estate and equipment.



SESSIONAL PAPER No. 9

business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler etc.

—ASSETS AT DECEMBER 31, 1920.

Cash on hand, in Banks or deposited with Gov-ernment	Interest and Rents Due and Accrued	Agents' Balances and Premiums Un-collected	Other Assets	Total Assets	Nature of Business	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
16,909 43	5,261 33	17,021,08	78 50	441,948 14	Steam Boiler.	1
8,313 12	559 29	3,461 87	732 11	56,722 02	Auto and Plate Glass.	2
28,667 33	10,105 25	None.	(a) 143,299 43	589,535 74	Title.	3
9,247 51	9,117 08	35,279 91	(b) 170,873 81	385,251 82	Accident, Auto, Burglary, Gtee, Plate Glass and Sickness.	4
3,177 41	729,14	8,984 75	3,665 81	86,552 11	Auto, Live Stock and Plate Glass.	5
321,994 91	17,330 73	31,701 11	27,145 67	2,653,330 49	Guarantee.	6
38,112 09	6,678 39	7,733 17	15,114 24	346,939 09	Accident and Sickness.	7
22,183 00	1,435 41	28,377 82	16,424 15	190,939 54	Accident, Auto, Plate Glass and Sickness	8
30,946 68	567 12	10,164 37	1,549 46	98,300 22	Accident and Sickness.	9
479,551 48	51,783 74	142,724 08	378,883 18	4,849 519 17		



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TABLE XXXIV.—Showing the Total Liabilities of Canadian Companies transacting business of  
CANADIAN COMPANIES—

No.	Companies	Reserve for Unsettled Losses	Reserve of Unearned Premiums	Sundry	Total Liabilities not including Capital Stock
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1	Boiler Inspection.....	None.	154,428 13	1,699 14	156,127 27
2	Casualty Co. of Canada.....	3,136 26	17,319 60	1,351 37	21,807 23
3	Chartered Trust and Executor.....	None.	None.	(a) 77,301 02	77,301 02
4	Dominion Gresham.....	30,396 41	80,211 34	19,135 00	129,742 75
5	General Animals.....	6,391 42	42,053 42	1,155 61	49,600 45
6	Guarantee Co. of North America.....	66,216 00	147,321 28	280,829 06	494,366 34
7	Merchants Casualty Co.....	35,000 00	100,785 09	25,567 34	161,352 43
8	Merchants' and Employers'.....	41,639 70	53,657 02	19,500 80	114,797 52
9	Protective Association.....	16,423 78	51,137 11	3,683 57	71,244 46
	Totals.....	199,203 57	646,912 99	430,222 91	1,276,339 47

(a) Including \$11,000. investment reserve fund.



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Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

LIABILITIES AT DECEMBER 31, 1919.

Excess Assets over Liabilities	Capital Stock paid in cash	Nature of Business	
\$ cts.	\$ cts.		
285,820 87	100,100 00	Steam Boiler.	1
34,914 79	47,266 73	Auto and Plate Glass.	2
512,234 72	479,937 59	Title.	3
255,509 07	200,000 00	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	4
36,951 66	62,275 00	Auto, Live Stock and Plate Glass.	5
2,158,964 15	304,600 00	Guarantee.	6
185,586 66	101,576 97	Accident and Sickness.	7
76,142 02	99,500 00	Accident, Auto, Plate Glass and Sickness.	8
27,055 76	35,000 00	Accident and Sickness.	9
3,573,179 70	1,430,256 29		



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TABLE XXXV.—Showing the assets in Canada, and their nature of Companies other than  
Steam Boiler

BRITISH AND FOREIGN COMPANIES—ASSETS

No	Companies	Real Estate	Loans on Real Estate	Bonds and Debentures	Stocks
		\$ cts.	\$ cts.	\$ cts.	\$ c.
1	Abeille.....	None	None.	150,733 00	None.
2	American & Foreign.....	None.	None.	26,000 00	None.
3	American Surety.....	None.	None.	96,550 00	None.
4	British and Foreign.....	None.	None.	108,760 00	None.
5	Continental Casualty.....	None.	None.	58,542 00	None.
6	Excess.....	None.	None.	156,733 33	None.
7	Federal.....	None.	None.	50,000 00	None.
8	Fidelity and Casualty.....	None.	None.	283,510 33	None.
9	Hartford Accident.....	None.	None.	160,000 00	None.
10	Hartford Live Stock.....	None.	None.	25,000 00	None.
11	Hartford Steam Boiler.....	None.	None.	39,600 00	None.
12	International Fidelity.....	None.	None.	5,000 00	None.
13	Lloyds Plate Glass.....	None.	None.	80,892 00	None.
14	Loyal Protective.....	None.	None.	56,600 00	None.
15	Lumbermen's Mutual Casualty.....	None.	None.	17,660 46	None.
16	Maryland Assurance .....	None.	None.	29,800 00	None.
17	Maryland Casualty.....	None.	None.	436,754 96	None.
18	National Surety.....	None.	None.	120,930 00	None.
19	New York Plate Glass.....	None.	None.	29,840 00	None.
20	Ocean Marine.....	None.	None.	95,659 00	None.
21	Preferred Accident.....	None.	None.	74,250 00	None.
22	Ridgely Protective.....	None.	None.	27,700 00	None.
23	Royal Indemnity.....	None.	None.	167,122 34	None.
24	Security Mutual Casualty.....	None.	None.	34,800 00	None.
25	Travelers Indemnity.....	None.	None.	366,035 00	None.
26	United Commercial Travelers .....	None.	None.	25,450 00	None.
27	United States Fidelity & G'tee.....	None.	None.	491,400 00	None.
28	Western Casualty.....	None.	None.	20,000 00	None.
	Totals.....	None.	None.	3,235,322 42	None.



## SESSIONAL PAPER—No. 9

Canadian transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Insurance, Insurance, etc

IN CANADA AT DECEMBER 31, 1920.

Cash on hand and in Banks deposited with Governments	Interest Due and Accrued	Agents' Balances and Premiums Uncollected	Other Assets	Total Assets	Nature of Business	No.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		
27,953 98	None.	None.	None.	178,686 98	Hail.	1
2,481 11	None.	None.	None.	28,481 11	Inland Transportation.	2
5,399 95	2,075 00	1,090 93	None.	105,115 88	Burglary and Guarantee.	3
34 19	780 00	None.	None.	109,574 19	Inland Trans. and Sprinkler Leakage.	4
4,750 79	None.	38,942 08	89 11	102,323 98	Accident, Auto and Sickness.	5
5,581 09	None.	None.	None.	162,314 42	Hail.	6
None.	458 33	None.	None.	50,458 33	Hail.	7
6,958 68	2,951 13	32,264 45	None.	325,684 59	Accident, Auto, Burglary, Plate Glass, Sickness and S.B.	
19,021 95	733 33	1,672 05	None.	181,427 33	Accident, Auto, Burglary, G'tee, Plate Glass and Sickness.	9
4,965 92	62 50	None.	None.	30,028 42	Live Stock.	10
None.	675 00	None.	None.	40,275 00	Steam Boiler.	11
None.	None.	None.	None.	5,000 00	Guarantee.	12
None.	1,057 78	1,011 65	None.	82,961 43	Plate Glass.	13
27,605 09	869 17	None.	1,500 00	86,574 26	Accident and Sickness.	14
1,446 15	192 50	372 00	None.	19,671 11	Automobile.	15
2,237 11	295 84	None.	None.	32,332 95	Accident and Sickness.	16
49,320 74	4,603 80	46,048 70	None.	536,728 20	Accident, Auto, Burglary, G'tee, P. Glass, Sickness, Sprinkler Leakage and S. Boiler.	17
40,625 70	1,734 17	5,469 13	None.	168,759 00	Burglary and Guarantee.	18
3,137 98	573 37	3,222 34	None.	36,773 69	Plate Glass.	19
None.	None.	2,349 14	None.	98,003 14	Inland Transportation.	20
10,346 13	937 50	5,303 07	669 85	91,506 55	Accident, Auto and Sickness.	21
35,367 51	600 00	None.	None.	63,667 51	Accident and Sickness.	22
68,727 20	1,497 10	23,595 59	None.	260,942 23	Accident, Auto, Burglary, G'tee, Sickness and Steam Boiler.	23
6,362 87	284 37	2,590 00	None.	44,037 24	Liability.	24
21,572 47	3,940 69	50,850 52	None.	442,398 68	Accident, Auto, Burglary, Plate Glass Sickness, and Steam Boiler.	25
None.	None.	1,159 00	None.	26,609 00	Accident.	26
10,514 46	None.	67,918 48	5,000 00	574,832 94	Accident, Auto, Burglary, Guarantee, P. Glass and Sickness.	27
2,127 15	183 73	1,488 34	800 00	24,599 22	Accident and Sickness.	28
356,538 22	24,505 31	285,347 47	8,058 96	3,909,772 38		



TABLE XXXVI.—Showing the Liabilities in Canada of Companies other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No	Companies	Reserve for Unsettled Losses	Reserve of Unearned Premiums	Sundry	Total Liabilities	Excess of Assets over Liabilities	Nature of Business	No
1	Abeille..	None.	None.	1,879 14	1,879 14	176,807 84	Hail.	1
2	American and Foreign	None.	37 22	500 00	537 22	27,943 89	Inland Transportation.	2
3	American Surety	33,534 03	18,008 61	159 14	51,701 78	53,414 10	Burglary and Guarantee.	3
4	British and Foreign..	None.	660 64	2 05	662 69	108,911 50	Inland Transportation and Sprinkler Leakage.	4
5	Continental Casualty..	11,572 02	45,394 28	513 29	57,479 59	44,844 39	Accident, Auto and Sickness.	5
6	Excess..	None.	None.	1,736 01	1,736 01	160,578 41	Hail.	6
7	Federal..	None.	None.	3,300 00	3,300 00	47,158 33	Hail.	7
8	Fidelity and Casualty	32,117 58	159,273 48	4,500 87	195,891 93	129,792 66	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	8
9	Hartford Accident..	None.	883 54	1,212 97	2,096 51	179,330 82	Accident, Auto, Burglary, G'tee, Plate, Glas and Sickness.	9
10	Hartford Live Stock..	None.	None.	750 00	750 00	29,278 42	Live Stock.	10
11	Hartford Steam Boiler..	None.	None.	None.	None.	40,275 00	Steam Boiler.	11
12	International Fidelity..	None.	2,672 00	200 00	2,872 00	2,128 00	Guarantee. ;	12
13	Lloyds Plate Glass..	5,988 05	34,094 05	2,500 00	42,582 10	40,379 33	Plate Glass.	13
14	Loyal Protective	22,790 00	30,167 31	10,370 23	63,327 57	23,246 69	Accident and Sickness.	14
15	Lumbermen's Mutual Casualty..	None.	511 19	None.	511 19	19,159 92	Automobile.	15
16	Maryland Assurance..	2,445 00	None.	2,077 03	4,522 03	27,810 92	Accident and Sickness.	16
17	Maryland Casualty..	105,135 93	221,655 38	26,000 00	352,791 31	183,936 89	Accident, Auto, Burglary, G'tee, Plate Glass, Sickness, Sprinkler Leakage and Steam Boiler.	17
18	National Surety..	30,528 59	42,967 84	40,000 00	113,496 43	55,262 57	Burglary and Guarantee.	18
19	New York Plate Glass..	3,323 71	14,555 34	500 00	18,379 05	18,394 64	Plate Glass.	19
20	Ocean Marine..	None.	None.	None.	None.	98,008 14	Inland Transportation.	20
21	Preferred Accident..	1,514 50	14,750 92	742 85	17,008 27	74,498 28	Accident, Auto, and Sickness.	21
22	Ridgely Protective.	7,224 54	2,944 00	7,096 72	17,265 26	46,402 25	Accident and Sickness.	22
23	Royal Indemnity..	11,115 00	65,307 66	3,284 83	79,707 49	181,234 74	Accident, Auto, Burglary, G'tee, Sickness and Steam Boiler.	23
24	Security Mutual Casualty..	3,309 41	2,762 40	16,881 77	23,013 58	21,023 66	Liability.	24
25	Travelers Indemnity..	145,540 18	216,648 52	16,944 41	379,133 11	63,265 57	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.	25
26	United Commercial Travelers	1,157 52	None.	None.	1,157 52	25,451 48	Accident.	26
27	United States Fidelity and City..	162,779 00	273,213 24	3,000 00	438,992 24	135,840 70	Accident, Auto, Burglary, Guarantee, Plate Glass and Sickness.	27
28	Western Casualty..	1,569 45	6,274 01	None.	7,843 46	16,755 76	Accident and Sickness.	28
	Totals..	581,764 51	1,152,781 66	144,151 31	1,878,637 48	2,031,134 90		



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TABLE XXXVII.—Showing the Cash Income of Canadian Companies, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

INCOME (Cash) 1920.

No.	Companies	Net Cash for Premiums	Interest, Rents and Dividends on Stocks, etc.	Sundry	Total Cash Income.	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Boiler Inspection.....	132,922 15	19,550 00	(a) 578 80	153,050 95	1
2	Casualty Company of Canada.....	28,877 20	1,854 31	(b) 144 93	30,876 44	2
3	Chartered Trust and Executor.....	None.	39,610 54	(c) 103,232 25	142,842 79	3
4	Dominion Gresham.....	258,734 89	21,880 09	1,552 18	282,167 16	4
5	General Animals....	123,687 35	3,821 86	None.	127,509 21	5
6	Guarantee Company of North America.....	343,699 54	112,578 03	(d) 1,200 00	457,477 57	6
7	Merchants Casualty Company.....	(e) 552,988 94	9,173 60	(f) 47,374 97	609,537 51	7
8	Merchants' and Employers'.....	(g) 249,420 37	5,913 14	None.	255,333 51	8
9	Protective Association.....	224,504 31	2,842 74	5,000 00	232,347 05	9
	Totals.....	1,914,834 75	217,224 31	159,083 13	2,291,142 19	

(a) Including \$15 profit on sale of securities.  
(b) Including \$125.01 premium on capital stock and \$19.80 profit on bonds exchanged.  
(c) Including \$11,659.40 profit on sale of securities.  
(d) Profit on sale of real estate.  
(e) Including \$64,870.95 membership fees received by agents.  
(f) Including \$5,106.94 profit on sale of securities.  
(g) Including \$3,627.25 policy fees.  
Received on account of capital stock not included in income:—  
Casualty Company of Canada, \$22,049.99; Chartered Trust and Executor, \$33,074.99; Merchants Casualty \$37,011.97.



TABLE XXXVIII.—Showing the Cash Expenditure of Canadian Companies transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness, Steam Boiler Insurance, etc.

EXPENDITURE (CASH) 1920

No.	Companies	Paid for Losses.	Dividends or Bonuses to Stockholders	General Expenses.	Total Cash Expenditure	<sup>e</sup> Excess of Income over Expenditure <sup>d</sup> The Reverse	No.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Boiler Inspection.....	5,135 20	None.	107,693 25	112,828 45	<sup>e</sup> 40,222 50	1
2	Casualty Company of Canada.....	13,153 81	None	13,992 18	27,145 99	<sup>e</sup> 3,730 45	2
3	Chartered Trust and Executor.....	None.	34,008 07	113,198 17	147,206 24	<sup>d</sup> 4,363 45	3
4	Dominion Gresham.....	141,946 36	None.	133,872 37	275,818 73	<sup>e</sup> 6,348 43	4
5	General Animals.....	58,928 08	None	63,063 04	121,991 12	<sup>e</sup> 5,518 09	5
6	Guarantee Co. of North America.....	62,633 51	67,012 00	230,729 37	360,374 88	<sup>e</sup> 97,102 69	6
7	Merchants Casualty Company.....	208,027 90	6,456 50	( <sup>a</sup> ) 338,593 82	553,078 22	<sup>e</sup> 56,459 29	7
8	Merchants' and Employers'.....	139,878 79	None.	( <sup>b</sup> ) 114,383 78	254,262 57	<sup>e</sup> 1,070 94	8
9	Protective Association.....	132,038 36	None	84,008 26	216,046 62	<sup>e</sup> 16,300 43	9
	Totals.....	761,742 01	107,476 57	1,199,534 24	2,068,752 82	( <sup>e</sup> ) 222,389 37	

(a) Including \$64,870.95 membership fees retained by agents.  
(b) Including \$3,627.25 policy fees retained by agents.



TABLE XXXIX.—Showing the Income and Expenditure in Canada of Companies, other than Canadian, transacting business of Accident, Burglary, Guarantee, Plate Glass, Sickness Insurance, Steam Boiler Insurance, etc.

No.	Companies.	Income (Cash), 1920.				Expenditure (Cash), 1920.				No.
		Net Cash for Premiums.	Interest and Dividends on Stock.	Sundry.	Total Cash Income.	Paid for Losses.	General Expenses.	Total Cash Expenditure.	Excess of Income over Expenditure — The Reverse.	
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1	Abeille.....	135,489 28	None.	None.	135,489 28	75,062 30	47,323 14	122,385 44	13,103 84	1
2	American and Foreign....	31,278 99	None.	None.	31,278 99	393 11	5,839 01	6,232 12	25,046 87	2
3	American Surety.....	68,234 04	4,000 00	None.	72,234 04	6,284 01	12,420 59	18,704 60	53,529 44	3
4	British and Foreign.....	2,056 17	4,680 00	None.	6,736 17	1,465 46	383 57	1,849 03	4,887 14	4
5	Continental Casualty.....	126,969 90	20 34	26 30	127,025 54	42,910 38	87,949 47	130,859 85	3,834 31	5
6	Excess.....	173,601 21	50 00	None.	173,651 21	69,660 16	58,409 96	128,070 12	45,581 09	6
7	Federal.....	113,238 59	226 49	None.	113,465 08	51,397 73	35,040 99	86,438 72	27,026 36	7
8	Fidelity and Casualty.....	296,323 45	14,558 12	None.	310,881 57	209,701 54	155,755 75	365,457 29	54,575 72	8
9	Hartford Accident.....	None.	4,443 75	None.	4,443 75	None.	3,016 26	3,016 26	1,427 49	9
10	Hartford Live Stock.....	None.	750 00	None.	750 00	None.	1,396 58	1,396 58	646 58	10
11	Hartford Steam Boiler.....	1,300 00	1,350 00	None.	2,650 00	None.	None.	None.	2,650 00	11
12	International Fidelity.....	7,021 50	None.	None.	7,021 50	1,677 68	998 95	2,676 63	4,344 87	12
13	Lloyds Plate Glass.....	80,262 46	4,188 00	None.	84,450 46	53,489 45	40,111 13	93,600 58	9,150 12	13
14	Loyal Protective.....	207,007 02	2,880 93	None.	209,887 95	107,206 98	92,459 48	199,666 46	10,221 49	14
15	Lumbermen's Mutual Casualty.....	650 38	577 50	None.	1,227 88	None.	414 21	414 21	813 67	15
16	Maryland Assurance.....	28,228 87	5,304 74	None.	33,533 61	62,536 04	6,157 64	68,693 68	35,160 07	16
17	Maryland Casualty.....	417,924 45	17,709 62	7 50	435,641 57	173,067 45	158,959 89	332,027 34	103,614 23	17
18	National Surety.....	106,255 22	10,022 10	None.	116,277 32	30,541 57	38,013 41	68,554 98	47,722 34	18
19	New York Plate Glass.....	32,912 50	1,191 82	None.	34,104 32	19,219 36	14,362 01	33,581 37	522 95	19
20	Ocean Marine.....	10,943 76	None.	None.	10,943 76	3,218 50	3,101 02	6,322 52	4,621 24	20
21	Preferred Accident.....	32,333 31	2,870 59	None.	35,203 93	15,428 33	25,823 32	41,251 65	6,047 72	21
22	Ridgely Protective.....	72,444 31	1,874 33	None.	74,318 64	37,809 23	15,252 46	53,061 09	21,256 95	22
23	Royal Indemnity.....	107,420 32	6,618 45	None.	114,038 77	12,580 74	51,821 91	64,402 65	49,636 12	23
24	Security Mutual Casualty.....	11,085 61	2,308 08	81 50	13,475 19	4,829 22	959 51	5,788 73	7,686 46	24
25	Travelers Indemnity .....	413,468 37	19,245 42	77 50	432,791 29	158,979 43	195,837 96	354,817 39	77,973 90	25
26	Travelers Insurance .....	596,094 67	None.	50 00	596,144 67	201,779 38	290,511 00	492,290 38	103,854 29	26
27	United Commercial Travelers.....	28,427 00	1,440 00	None.	29,867 00	6,228 40	6,964 69	13,193 09	16,673 91	27
28	United States Fidelity and Guaranty.....	631,530 63	20,875 00	None.	652,405 63	236,922 62	300,027 06	536,949 68	115,455 95	28
29	Western Casualty.....	29,036 56	975 00	None.	30,011 56	9,034 34	20,116 46	29,150 80	860 76	29
		3,761,538 60	128,169 28	242 80	3,889,950 68	1,591,423 41	1,669,430 43	3,260,853 84	629,096 84	

*a* Including \$26,362 40 policy fees. *b* Including \$26,362 40 policy fees retained by agents..

*c* Including \$4,530 50 policy fees.. *d* Including \$4,444 90 policy fees retained by agents.



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TABLE XL.—Showing the net amounts received in Canada by

No	Companies	Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
<i>Canadian Companies.</i>								
1	Acadia .....							
2	Boiler Inspection.....							
3	British America.....			87,560	85,837			
4	Canada Accident .....	53,977		38,380	66,618	8,293	134,138	
5	Canada Security.....			2,653	4,653			
6	Canadian Fire.....			14,669	10,486			
7	Canadian Indemnity.....							
8	Canadian Surety.....			20,523	45,997	19,239		
9	Casualty Co. of Canada.....				1,091			
10	Chartered Trust & Executor.....							
11	Dominion Fire.....			9,313	3,973			
12	Dominion Gresham .....	41,912			60,050	60,203	36,714	
13	Dominion of Canada G'tee & Acc't.....	322,162		139,033	94,581	10,659		
14	General Acc't. of Canada.....	51,975	88,184	19,899	143,442	8,023	97,470	
15	General Animals.....				26,027			
16	Globe Indemnity.....	187,977			154,237	12,780	188,881	
17	Grain Insurance.....							
18	Guarantee Co. of N.A.....							
19	Guardian Ins. Co. of Can.....	33,772		30,325	85,961	9,494	55,787	
20	Imperial G'tee & Acc't. Co.....	174,560		53,593	50,814		2,280	
21	Liverpool-Manitoba.....							553
22	London & Lanc. G'tee. & Acc't. Co.....	116,729		42,238	125,488	789	23,342	
23	London Mutual.....			20,512	20,582			
24	Merchants Casualty.....		471,785					
25	Merchants & Employers.....	3,250	40,126		40,697		130,809	
26	Mount Royal.....							
27	North American Accident.....	42,778		19,746	51,599	1,382	329,143	
28	Occidental.....			8,598	7,073			
29	Pacific Marine.....			143	236			
30	Protective Association of Can.....		224,504					
31	Western Assurance.....			74,674	55,935			1,949
	Totals.....	1,029,092	824,599	581,859	1,135,377	130,862	998,564	2,502



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all Companies for Casualty Premiums.

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
....	35,153								35,153	1
..						132,922			132,922	2
..	280,594	5,210							459,201	3
20,624			29,183	36,228					387,441	4
..	277,817								285,123	5
..									25,155	6
..	289,414								289,414	7
88,491			9,576					F 636	184,462	8
..			27,786						28,877	9
..								T None.	None.	10
..	141,299								154,585	11
7,087			10,223	42,546					258,735	12
52,372			40,392	155,922					815,121	13
19,949	23,846			36,044		48,105			536,937	14
..			23,879					L.S. 73,522	123,423	15
8,956				130,506					683,337	16
60,825									60,825	17
122,856									122,856	18
13,684			19,883	42,887					291,793	19
45,555			9,028	129,739					465,569	20
..									553	21
36,704			32,813	95,592					473,695	22
..									41,094	23
..									471,785	24
..			27,620	3,291					245,793	25
..			28,710						28,710	26
..			36,136	31,781					512,565	27
..									15,671	28
..									379	29
..									224,504	30
..		52,692							185,250	31
477,103	1,048,123	57,902	295,229	704,536	None.	181,027	None.	74,158	7,540,933	

F.—Forgery.    L.S.—Live Stock.    T—Title.



TABLE XLI.—Showing the net amounts received in Canada by

No	Companies	Accident	Accident and Sickness combined	Auto-mobile (A)	Auto-mobile (B)	Burglary	Liability	Explosion
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Abellie							
2	Alpha Insurance			28,465	6,213			
3	Alliance Assurance	52,772		32,045	26,693	5,774	33,110	
4	Alliance Insurance			13,076	11,098			
5	American Alliance			189	175			
6	American & Foreign Marine							
7	American Central			353				
8	American Lloyds							
9	American Surety					14,132		
10	British & Foreign							
11	British Crown			155,778				
12	British Traders			65,611	54,870			
13	Car and General	3,287		24,267	6,727		1,522	
14	Columbia			68,307	13,633			
15	Connecticut Fire							
16	Continental Casualty	55,391			18,280		1,532	
17	Continental Insurance			6,515	2,281			4,021
18	Eagle, Star & Br. Dominions			12,220	272,251			
19	Employers Liability	153,702		98,772		8,969	684,184	
20	Equitable Fire & Marine			109				401
21	Excess							
22	Federal							
23	Fidelity & Casualty	2,344			11,948	39,340	7,730	
24	Fidelity-Phoenix			6,258	2,281			7,068
25	Fireman's Fund			17,294				
26	General Acc't., Fire & Life			27,851				
27	Glen Falls			32,182	9,219			5,379
28	Globe and Rutgers			23,323	11,056			77,360
29	Great American			33,218	29,105			-214
30	Hartford Accident							
31	Hartford Fire			50,228				23,930
32	Hartford Steam Boiler							
33	Home Insurance			99,581	18,274			15,962
34	Insurance Co. of N. America			70,830	14,285			27,610
35	Insurance Co. of State of Pa.							
36	International Fidelity							
37	Law, Union and Rock	26,602		6,156	28,935	13,947	44,687	
38	Lloyds Plate Glass							
39	London & Lancashire			47,728	2,687			
40	London Assurance							
41	London G'tee. and Accident	115,868		45,012	149,177		173,582	
42	Loyal Protective		180,645					
43	Lumbermen's Mutual				650			
44	Marine Insurance Co.			42,855	21,601			
45	Maryland Assurance	13,268						
46	Maryland Casualty	40,986			41,401	61,092	94,810	
47	Merchants Fire							
48	Motor Union			123,731	53,025			
49	National Benefit	2,200						
50	National-Ben Franklin			71				
51	National Fire of Hartford			312				
52	National Prov. Plate Glass							
53	National Surety					9,410		
54	National Union							
55	Newark			2,627	178			
56	New Jersey			5,493				
57	New York Plate Glass							
58	Niagara Fire			10,963	1,181			4,019
59	Northern Assurance	10,195		27,179	38,723	26	7,719	
60	Northwestern Mutual			2,732	2,847			
61	Northwestern National			25,947	14,574			
62	Norwich Union Fire	77,661		86,853	120,037		30,229	
63	Ocean Accident	183,536		133,975	144,823	5,838	216,564	
64	Ocean Marine							
65	Palatine			3,696	2,245			
66	Phoenix Insurance			24,241				
67	Preferred Accident	9,469			16,493			
68	Providence Washington			27,738	6,227			931
69	Queen of America			56,089	24,455			
70	Railway Passengers	54,212		26,918	85,827	1,843	119,189	
71	Ridgely Protective		67,914					
72	Royal Exchange	12,743		53,780	87,905		35,588	
73	Royal Indemnity	2,525			16,184	24,588	1,696	
74	St. Paul Fire & Marine			51,888	8,022			
75	Scottish Metropolitan	17,764		23,810	18,585		170,634	
76	Scottish Union & National			16,070	11,487			17
77	Security Mutual Casualty						11,086	
78	Springfield Fire and Marine			5,742				
79	Traders and General			3,794	3,896			
80	Travelers Indemnity	43,337			100,786	70,770		
81	Travelers Insurance	242,752					353,343	
82	Union Assurance			3,911	1,364			
83	Union of Canton			44,151	63,959			
84	Union Marine			12,546	7,287			
85	United Commercial Travelers	28,247						
86	United States Fidelity & G'ty	32,933			104,684	94,415	70,221	
87	United States Fire			2,233				1,879
88	Westchester							1,308
89	Western Casualty	29,037						
90	Yorkshire	20,629			63,930		105,387	
	Totals	1,311,460	248,559	1,784,714	1,751,564	350,144	2,162,813	169,671



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all Companies for Casualty Premiums.

Guarantee	Hail	Inland Transportation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
135,489	135,489								135,489	1
12,145	190,060	132	7,605	55,555			4,223		39,033	2
									415,759	3
									24,174	4
									364	5
		31,279							31,279	6
							3,182		3,535	7
					3,211				3,211	8
54,102									68,234	9
		1,008			1,048				2,056	10
	222,018								377,797	11
	118,792								239,273	12
	331,781			3,971					371,555	13
		11,262							93,202	14
	176,316								176,316	15
	175,991			51,767					302,961	16
							3,753		16,570	17
	103,951								388,422	18
89,928	197,462			109,396		900			1,343,313	19
									510	20
	173,601								173,601	21
	113,239								113,239	22
			19,133	99,887		35,941			296,323	23
	175,991						3,416		195,014	24
		20,861							38,155	25
	231,219								259,070	26
	176,927	4,397			1,106		2,300		231,510	27
		1,430							113,169	28
	94,676						3,312		160,097	29
									None	30
	681,923	60,968			25,274		48,381		890,704	31
						1,300			1,300	32
	717,449				10,675		67,928		929,869	33
		23,349							136,074	34
							1,466		1,466	35
7,022									7,022	36
			10,504	8,688					139,519	37
			80,262						80,262	38
		5,520							50,415	39
127,368	127,102			43,304					5,520	40
									781,413	41
									180,645	42
		44,838							650	43
				14,961					109,294	44
31,796			13,459	46,222	51,780	36,378			28,229	45
	105,042								417,924	46
									105,042	47
				2,683					176,756	48
									4,883	49
									71	50
							650		962	51
96,845			17,891						17,891	52
							1,443		106,255	53
									1,443	54
									2,805	55
									5,493	56
			32,913						32,913	57
							329		16,492	58
1,528			12,186	12,570					110,126	59
							407		5,579	60
									40,928	61
27,231			33,515	73,328					421,623	62
			84,907	95,895					892,769	63
		10,944							10,944	64
									5,941	65
	176,317								200,558	66
				6,371					32,333	67
									34,896	68
		53							80,597	69
12,609			43,129	31,505					375,232	70
									67,914	71
				7,573					197,589	72
48,301				1,533		12,593			107,420	73
		43,348					13,959		117,217	74
807				20,812					252,412	75
					2,062		785		30,421	76
					3,648		2,742		11,086	77
									12,132	78
									7,690	79
			9,442	133,787		55,346			413,468	80
									596,095	81
		10,738							16,013	82
	146,716	95,235							350,061	83
		581							20,414	84
									28,247	85
285,677			15,217	28,384					631,531	86
							45		4,157	87
	176,317								177,625	88
									29,037	89
			14,687	23,589				L.S. 37,924	266,146	90
795,359	4,748,379	365,943	394,850	871,781	98,804	142,458	158,321	37,924	15,392,744	

L.S.—Live Stock.



11 GEORGE V, A. 1921

TABLE XLII.—Showing the net amounts paid in Canada

Companies		Accident	Accident and Sickness combined	Auto- mobile (A)	Auto- mobile (B)	Burglary	Liability	Explosion
Canadian Companies		\$	\$	\$	\$	\$	\$	\$
1	Acadia							
2	Boiler Inspection...							
3	British America.			49,296	39,379			
4	Canada Accident	32,122		41,570	28,902	1,917	72,905	
5	Canada Security...			87	912			
6	Canadian Fire.			1,447	2,957			
7	Canadian Indemnity...							
8	Canadian Surety...			14,561	13,992	8,988		
9	Casualty Co. of Canada...				70			
10	Chartered Trust and Executor							
11	Dominion Fire...			5,313	4,275			
12	Dominion Gresham.....	21,657			31,375	41,535	17,690	
13	Dom. of Canada Gtee. and Acct.....	110,547		61,742	58,926	5,412		
14	General Acct. of Canada...	14,323	44,177	4,555	105,764	1,548	35,795	
15	General Animals...				17,928			
16	Globe Indemnity.	74,112			100,831	6,962	92,670	
17	Grain Insurance...							
18	Guarantee Co. of N.A.							
19	Guardian Ins. of Canada...	11,979		21,558	55,875	7,164	30,743	
20	Imperial G'tee. and Acct. Co...	81,872		25,225	19,687		702	
21	London and Lancashire Gtee. and Acct.	48,090		13,923	59,484	81	16,219	
22	London Mutual			2,339	5,722			
23	Merchants Casualty.		203,438					
24	Merchants' and Employers'.	785	18,689		20,240		76,547	
25	Mount Royal...							
26	North American Acct...	22,545		13,206	28,827	328	207,867	
27	Occidental...			74,256	1,636			
28	Pacific Marine...				2			
29	Protective Association...		132,038					
30	Western Assurance...			47,367	24,759			
Totals..		418,032	398,342	376,445	621,543	73,935	551,138	



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by all Companies for Casualty losses.

Guarantee	Hail	Inland Trans- portation	Plate Glass	Sickness	Sprinkler Leakage	Steam Boiler	Tornado	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
.....	7,570	.....	.....	.....	.....	.....	.....	.....	7,570	1
.....	.....	.....	.....	.....	.....	5,135	.....	.....	5,135	2
.....	101,334	28	.....	.....	.....	.....	.....	.....	190,037	3
5,252	.....	.....	15,552	27,106	.....	.....	.....	.....	225,326	4
.....	153,492	.....	.....	.....	.....	.....	.....	.....	154,491	5
.....	.....	.....	.....	.....	.....	.....	.....	.....	4,404	6
.....	92,945	.....	.....	.....	.....	.....	.....	.....	92,945	7
9,955	.....	.....	8,390	.....	.....	.....	.....	.....	55,886	8
.....	.....	.....	13,084	.....	.....	.....	.....	.....	13,154	9
.....	.....	.....	.....	.....	.....	.....	.....	T. Title	None	10
.....	63,462	.....	.....	.....	.....	.....	.....	.....	73,050	11
590	.....	.....	3,364	25,735	.....	.....	.....	.....	141,946	12
10,271	.....	.....	29,787	104,500	.....	.....	.....	.....	381,185	13
2,166	8,231	.....	.....	25,856	.....	1,745	.....	.....	244,160	14
.....	.....	.....	9,024	.....	.....	.....	.....	L.S. 31,976	58,928	15
-385	.....	.....	.....	79,209	.....	.....	.....	.....	353,399	16
.....	.....	.....	.....	.....	.....	.....	.....	.....	None	17
12,898	.....	.....	.....	.....	.....	.....	.....	.....	12,898	18
-627	.....	.....	.....	44,124	.....	.....	.....	.....	170,816	19
5,734	.....	.....	7,022	67,280	.....	.....	.....	.....	207,522	20
9,652	.....	.....	19,348	80,096	.....	.....	.....	.....	246,893	21
.....	.....	.....	.....	.....	.....	.....	.....	.....	8,061	22
.....	.....	.....	.....	.....	.....	.....	.....	.....	203,438	23
.....	.....	.....	21,145	2,473	.....	.....	.....	.....	139,879	24
.....	.....	.....	12,779	.....	.....	.....	.....	.....	12,779	25
.....	.....	.....	20,189	22,671	.....	.....	.....	.....	315,633	26
.....	.....	.....	.....	.....	.....	.....	.....	.....	75,892	27
.....	.....	.....	.....	.....	.....	.....	.....	.....	2	28
.....	.....	.....	.....	.....	.....	.....	.....	.....	132,038	29
.....	.....	.....	.....	.....	.....	.....	.....	.....	72,126	30
55,506	427,034	28	159,684	479,050	None	6,880	None.	31,976	3,599,593	

L.S.—Live Stock.



TABLE XLIII.—Showing the net amounts paid in Canada

No.	Companies.	Accident.	Accident and Sickness combined	Auto-mobile (A)	Auto-mobile (B)	Burglary.	Liability.	Explosior.
	<i>British and Foreign Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Abeille..							
2	Aetna			8,851	1,670			
3	Alliance Assurance .....	11,074		18,490	11,613	3,038	22,223	
4	Alliance Insurance.....			2,551	4,804			
5	American Alliance .....							
6	American & Foreign Marine..							
7	American Central .....							
8	American Lloyds .....							
9	American Surety.....					977		
10	British and Foreign.....							
11	British Crown .....			104,743				
12	British Traders .....			34,456	24,910			
13	Car and General .....	995		8,244	2,406		85	
14	Columbia.....			22,134	9,667			
15	Connecticut Fire.....							
16	Continental Casualty.....	21,179			6,355		125	
17	Continental Insurance.....			4,191	1,874			
18	Eagle, Star and British Dominions							
19	Employers' Liability.....	67,935		53,290	129,376	2,110	373,613	
20	Equitable Fire and Marine.....							
21	Excess.....							
22	Federal .....							
23	Fidelity and Casualty .....	62,404			17,615	28,667	120	
24	Fidelity—Phoenix .....			4,191	1,874			
25	Fireman's Fund.....			6,611				
26	General Acc't, Fire and Life .....			18,263				
27	Glens Falls.....			36,671	6,841			
28	Globe & Rutgers .....			4,084	5,547			
29	Great American .....			17,968	20,271			
30	Hartford Accident.....							
31	Hartford Fire.....			10,895				
32	Hartford Steam Boiler .....							
33	Home Insurance .....			31,184	25,786			
34	Insurance Co. of N. America .....			44,824	6,777			
35	Insurance Co. of State of Pa....							
36	International Fidelity.....							
37	Law, Union and Rock.....	21,408		3,808	19,196	6,305	12,666	
38	Lloyds Plate Glass.....							
39	London and Lancashire .....			17,458	7,139			
40	London Assurance.....							
41	London Guarantee and Accident.	58,878		34,183	71,484		84,275	
42	Loyal Protective .....		107,207					
43	Lumbermen's Mutual .....							
44	Marine Insurance Co. ....			11,343	13,085			
45	Maryland Assurance .....	15,228						
46	Maryland Casualty .....	17,469			19,513	20,931	46,084	
47	Merchants' Fire.....							
48	Motor Union .....			30,368	13,077			
49	National Benefit.....							
50	National-Ben Franklin .....			1,725				
51	National Fire of Hartford.....							
52	National Prov. Plate Glass .....							
53	National Surety .....					6,818		
54	National Union.....							
55	Newark .....			360	20			
56	New Jersey.....			2,419				
57	New York Plate Glass .....							
58	Niagara Fire .....			6,666	1,038			
59	Northern Assurance .....	1,949		13,206	15,461		3,477	
60	Northwestern Mutual .....			64	2,085			
61	Northwestern National .....			10,557	11,829			
62	Norwich Union Fire .....	30,734		36,739	50,520		15,408	
63	Ocean Accident .....	64,233		74,256	62,448	1,729	75,273	
64	Ocean Marine.....							
65	Palatine .....			529	231			
66	Phoenix Insurance.....			20,251				
67	Preferred Accident.....	1,889			7,300			
68	Providence Washington .....			14,130	1,479			
69	Queen of America.....			22,353	20,082			
70	Railway Passengers .....	15,023		11,679	42,148	359	38,012	
71	Ridgely Protective.....		37,809					
72	Royal Exchange.....	6,588		39,011	38,754		18,170	
73	Royal Indemnity .....	450			5,144	6,309	365	
74	St. Paul Fire and Marine.....			25,681	8,220			
75	Scottish Metropolitan.....	3,128		9,488	6,479		88,270	
76	Scottish Union and National .....			11,586	8,476			
77	Security Mutual Casualty .....						4,829	
78	Springfield Fire and Marine.....							
79	Traders and General.....							
80	Travelers Indemnity .....	14,950			49,235	7,184		
81	Travelers Insurance .....	73,989					127,790	
82	Union Assurance .....			569	10			
83	Union of Canton.....			30,536	33,461			
84	Union Marine.....			10,047	417			
85	United Commercial Travelers.....	6,228						
86	United States Fidelity and Guaranty..	4,866			70,120	45,621	45,403	
87	United States Fire.....							
88	Westchester .....							
89	Western Casualty.....	9,034						
90	Yorkshire.....	22,048			29,234		27,985	
	Totals.....	531,679	145,016	870,653	885,071	130,048	984,173	None.

L.S.—Live Stock.



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by all Companies for Casualty losses—*Concluded.*

Guarantee	Hail.	Inland Trans- portation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes.	Totals.	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
.....	75,062	.....	.....	.....	.....	.....	.....	.....	75,062	1
.....	.....	.....	.....	.....	.....	.....	1,381	.....	11,902	2
1,697	68,215	.....	3,295	45,894	.....	.....	.....	.....	185,539	3
.....	.....	.....	.....	.....	.....	.....	.....	.....	7,355	4
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	5
.....	.....	393	.....	.....	.....	.....	.....	.....	393	6
.....	.....	.....	.....	.....	.....	.....	1,178	.....	1,178	7
.....	.....	.....	.....	.....	3,785	.....	.....	.....	3,785	8
5,307	.....	.....	.....	.....	.....	.....	.....	.....	6,284	9
.....	.....	.....	.....	.....	1,465	.....	.....	.....	1,465	10
.....	95,523	.....	.....	.....	.....	.....	.....	.....	200,266	11
.....	47,312	.....	.....	.....	.....	.....	.....	.....	106,678	12
.....	115,715	.....	.....	747	.....	.....	.....	.....	128,192	13
.....	.....	3,054	.....	.....	.....	.....	.....	.....	34,855	14
.....	83,730	.....	.....	.....	.....	.....	.....	.....	83,730	15
.....	.....	.....	.....	15,251	.....	.....	.....	.....	42,910	16
.....	77,350	.....	.....	.....	.....	.....	.....	.....	83,415	17
.....	45,372	.....	.....	.....	.....	.....	.....	.....	45,372	18
27,838	90,024	.....	.....	75,276	.....	.....	.....	.....	819,462	19
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	20
.....	69,660	.....	.....	.....	.....	.....	.....	.....	69,660	21
.....	51,398	.....	.....	.....	.....	.....	.....	.....	51,398	22
.....	.....	.....	15,570	81,387	.....	3,939	.....	.....	209,702	23
.....	76,891	.....	.....	.....	.....	.....	558	.....	83,514	24
.....	.....	8,698	.....	.....	.....	.....	.....	.....	15,309	25
.....	62,171	.....	.....	.....	.....	.....	.....	.....	80,434	26
.....	83,229	3,940	.....	.....	.....	.....	180	.....	130,861	27
.....	.....	34	.....	.....	.....	.....	.....	.....	9,665	28
.....	26,153	.....	.....	.....	.....	.....	2,244	.....	66,636	29
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	30
.....	294,809	37,892	.....	.....	11,524	.....	29,426	.....	384,546	31
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	32
.....	286,390	.....	.....	.....	5,191	.....	107,131	.....	455,682	33
.....	.....	250	.....	.....	.....	.....	.....	.....	51,851	34
.....	.....	.....	.....	.....	.....	.....	70	.....	70	35
1,678	.....	.....	.....	.....	.....	.....	.....	.....	1,678	36
.....	.....	.....	5,881	16,090	.....	.....	.....	.....	85,354	37
.....	.....	.....	53,489	.....	.....	.....	.....	.....	53,489	38
.....	.....	.....	.....	.....	.....	.....	.....	.....	24,597	39
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	40
24,540	29,062	.....	.....	20,726	.....	.....	.....	.....	323,148	41
.....	.....	.....	.....	.....	.....	.....	.....	.....	107,207	42
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	43
.....	.....	4,808	.....	.....	.....	.....	.....	.....	29,236	44
.....	.....	.....	.....	47,308	.....	.....	.....	.....	62,536	45
710	.....	.....	9,431	6,081	50,788	2,060	.....	.....	173,067	46
.....	56,285	.....	.....	.....	.....	.....	.....	.....	56,285	47
.....	.....	.....	.....	.....	.....	.....	.....	.....	43,445	48
.....	.....	.....	.....	10	.....	.....	.....	.....	10	49
.....	.....	.....	.....	.....	.....	.....	.....	.....	1,725	50
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	51
.....	.....	.....	19,549	.....	.....	.....	.....	.....	19,549	52
23,724	.....	.....	.....	.....	.....	.....	.....	.....	30,542	53
.....	.....	.....	.....	.....	.....	.....	518	.....	518	54
.....	.....	.....	.....	.....	.....	.....	.....	.....	380	55
.....	.....	.....	.....	.....	.....	.....	.....	.....	2,419	56
.....	.....	.....	19,219	.....	.....	.....	.....	.....	19,219	57
.....	.....	.....	.....	.....	.....	.....	194	.....	7,898	58
.....	.....	.....	2,795	3,109	.....	.....	.....	.....	39,997	59
.....	.....	.....	.....	.....	.....	.....	.....	.....	2,149	60
.....	.....	.....	.....	.....	.....	.....	45	.....	22,431	61
.....	.....	.....	13,337	54,610	.....	.....	.....	.....	201,348	62
— 596	.....	.....	50,447	51,942	.....	.....	.....	.....	379,732	63
.....	.....	3,219	.....	.....	.....	.....	.....	.....	3,219	64
.....	.....	.....	.....	.....	.....	.....	.....	.....	760	65
.....	83,729	.....	.....	.....	.....	.....	.....	.....	103,980	66
.....	.....	.....	.....	6,239	.....	.....	.....	.....	15,428	67
.....	.....	.....	.....	.....	.....	.....	.....	.....	15,609	68
.....	.....	.....	.....	.....	.....	.....	.....	.....	42,435	69
.....	.....	.....	22,134	20,736	.....	.....	.....	.....	150,439	70
348	.....	.....	.....	.....	.....	.....	.....	.....	37,809	71
.....	.....	.....	.....	4,900	.....	.....	.....	.....	107,423	72
.....	.....	.....	.....	313	.....	.....	.....	.....	12,581	73
.....	.....	10,732	.....	.....	.....	.....	12,719	.....	57,352	74
.....	.....	.....	.....	10,526	.....	.....	.....	.....	117,891	75
.....	.....	.....	.....	.....	.....	.....	244	.....	20,306	76
.....	.....	.....	.....	.....	.....	.....	.....	.....	4,829	77
.....	.....	.....	.....	.....	.....	.....	43	.....	43	78
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	79
.....	.....	.....	3,663	80,696	.....	3,251	.....	.....	158,979	80
.....	.....	.....	.....	.....	.....	.....	.....	.....	201,779	81
.....	.....	222	.....	.....	.....	.....	.....	.....	801	82
.....	48,956	123,804	.....	.....	.....	.....	.....	.....	236,757	83
.....	.....	9	.....	.....	.....	.....	.....	.....	10,473	84
.....	.....	.....	.....	.....	.....	.....	.....	.....	6,228	85
37,283	.....	.....	10,067	23,563	.....	.....	.....	.....	236,923	86
.....	.....	.....	.....	.....	.....	.....	.....	.....	None.	87
.....	83,730	.....	.....	.....	.....	.....	.....	.....	83,730	88
.....	.....	.....	.....	.....	.....	.....	.....	.....	9,034	89
.....	.....	.....	7,072	29,538	.....	.....	L.S.	3,510	119,387	90
122,529	1,950,766	197,055	235,949	594,942	72,753	9,250	155,931	3,510	6,889,325	



TABLE XLIV—ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1920.

Companies	Premiums for the Year	Losses incurred during the Year	Claims Paid	Reserve for Unsettled Claims	
				Not Resisted	Resisted
	\$	\$	\$	\$	\$
Alliance Assurance	52,772	10,469	11,074	1,971	None
Canada Accident	53,977	15,431	32,122	2,805	None
Car and General	3,287	1,085	995	90	None
Continental Casualty	55,391	20,891	21,179	4,501	None
Dominion Gresham	41,912	14,502	21,657	2,289	None
Dominion of Canada Guarantee and Accident	322,162	116,375	110,547	35,216	None
Employers Liability	153,702	67,434	67,935	25,000	None
Fidelity and Casualty	82,344	43,323	62,404	5,272	None
General Accident of Canada	51,975	15,669	14,323	3,846	None
Globe Indemnity	187,977	78,462	74,112	26,000	None
Guardian Insurance Co. of Canada	33,772	13,100	11,979	5,135	None
Imperial Guarantee and Accident	174,560	70,072	81,872	14,436	None
Law, Union and Rock	26,602	17,772	21,408	2,889	None
London Guarantee and Accident	115,868	55,965	58,878	15,292	None
London and Lancashire Guarantee and Accident	116,729	48,125	48,090	18,595	None
Maryland Assurance	13,268	5,616	15,228	780	None
Maryland Casualty	40,986	20,728	17,469	3,259	None
Merchants and Employers	3,250	785	785	None	None
National Benefit	2,200	None	None	None	None
North American Accident	42,778	24,529	22,545	8,179	None
Northern Assurance	10,195	2,609	1,949	660	None
Norwich Union Fire	77,661	32,958	30,734	6,502	None
Ocean Accident and Guarantee	183,536	68,247	64,233	25,255	600
Preferred Accident	9,469	2,201	1,889	663	None
Railway Passengers	54,212	13,378	15,023	3,030	None
Royal Exchange	12,743	6,137	6,588	557	None
Royal Indemnity	2,525	850	450	400	None
Scottish Metropolitan	17,764	5,790	3,128	2,722	None
Travelers Indemnity	43,337	27,461	14,950	15,480	None
Travelers Insurance	242,752	57,955	73,989	2,982	None
United Commercial Travelers	28,427	6,567	6,228	1,158	None
United States Fidelity and Guaranty	32,933	7,996	4,866	3,570	None
Western Casualty	29,037	10,177	9,034	1,569	None
Yorkshire	20,629	22,374	22,048	5,765	None
Totals	2,340,732	905,033	949,711	245,868	600

ABSTRACT OF COMBINED PERSONAL ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1920.

General Accident of Canada	88,184	42,186	44,177	4,008	None.
Loyal Protective	180,645	111,713	107,207	22,790	None.
Merchants Casualty	471,785	203,150	203,438	33,776	None.
Merchants' and Employers'	40,126	17,792	18,689	2,819	120
Protective Association	224,504	132,140	132,038	16,424	None.
Ridgely Protective	67,914	38,759	37,809	7,225	None.
Totals	1,073,158	545,740	543,358	87,042	120

MERCHANTS CASUALTY COMPANY.

In Canada	471,785	203,150	203,438	33,776	None.
In other countries	16,333	4,878	4,590	1,224	None.
Totals	488,118	208,028	208,028	35,000	None.



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TABLE XLIV—ABSTRACT OF AUTOMOBILE (A) INSURANCE IN CANADA FOR THE YEAR 1920

Companies	Premiums for the Year	Losses incurred during the Year	Claims Paid	Reserve for Unsettled Claims	
				Not Resisted	Resisted
Ætna Insurance.....	28,465	11,045	8,851	2,522	None.
Alliance Assurance.....	32,045	16,862	18,490	1,772	None.
Alliance Insurance.....	13,076	2,687	2,551	135	None.
American Alliance.....	189	None.	None.	None.	None.
American Central.....	353	None.	None.	None.	None.
British America.....	87,560	47,176	49,296	3,361	None.
British Crown.....	155,779	108,926	104,743	11,853	None.
British Traders.....	65,611	51,535	34,456	17,174	None.
Canada Accident.....	38,380	34,290	41,570	2,445	200
Canada Security.....	2,653	87	87	None.	None.
Canadian Fire.....	14,669	1,413	1,447	176	None.
Canadian Surety.....	20,523	17,341	14,561	2,813	None.
Car and General.....	24,267	9,706	8,244	1,480	None.
Columbia.....	68,307	29,457	22,134	18,323	None.
Continental Insurance.....	6,515	4,191	4,191	None.	None.
Dominion Fire.....	9,313	5,313	5,313	None.	None.
Dominion of Canada Guarantee and Accident.....	139,033	60,364	61,742	4,599	None.
Eagle, Star and British Dominions.....	12,220	None.	None.	None.	None.
Employers' Liability.....	98,772	60,766	53,290	8,673	None.
Equitable Fire.....	109	None.	None.	None.	None.
Fidelity-Phenix.....	6,258	4,191	4,191	None.	None.
Fireman's Fund.....	17,294	4,484	6,611	383	None.
General Accident, Fire and Life.....	27,851	18,878	18,263	4,594	None.
General Accident of Canada.....	19,899	6,807	4,555	2,252	None.
Glens Falls.....	32,182	35,949	36,671	1,358	2,500
Globe and Rutgers.....	23,323	4,125	4,084	91	None.
Great American.....	33,218	18,765	17,968	2,822	None.
Guardian Insurance Company of Canada.....	30,325	15,413	21,558	4,181	None.
Hartford Fire.....	50,228	11,291	10,895	436	None.
Home Insurance Co.....	99,581	35,223	31,184	11,985	None.
Imperial Guarantee and Accident.....	53,593	28,015	25,225	7,020	None.
Insurance Company of North America.....	70,830	49,505	44,824	5,469	None.
Law, Union and Rock.....	6,156	6,249	3,808	2,441	None.
London and Lancashire Insurance.....	47,728	16,858	17,458	2,150	None.
London and Lancashire Guarantee and Accident.....	42,238	11,560	13,923	746	None.
London Guarantee and Accident.....	45,012	33,671	34,183	4,630	None.
London Mutual.....	20,512	2,339	2,339	None.	None.
Marine Insurance Company.....	42,855	7,887	11,343	2,217	None.
Motor Union.....	123,731	42,968	30,368	15,600	None.
National-Ben Franklin.....	71	45	1,725	None.	None.
National Fire.....	312	None.	None.	None.	None.
Newark.....	2,627	360	360	None.	None.
New Jersey.....	5,493	2,418	2,419	346	None.
Niagara.....	10,963	6,175	6,666	205	None.
North American Accident.....	19,746	26,942	23,128	6,509	None.
Northern Assurance.....	27,179	22,122	13,206	8,916	None.
Northwestern Mutual.....	2,732	64	64	None.	None.
Northwestern National.....	25,947	9,345	10,557	1,442	None.
Norwich Union.....	86,853	35,114	36,739	3,547	None.
Occidental.....	8,598	4,867	3,941	926	None.
Ocean Accident and Guarantee.....	133,975	84,042	74,256	12,350	None.
Pacific Marine.....	143	None.	None.	None.	None.
Palatine.....	3,696	970	529	441	None.
Phoenix Insurance.....	24,241	23,549	20,251	3,299	None.
Providence Washington.....	27,738	16,707	14,130	2,682	None.
Queen of America.....	56,089	31,054	22,353	9,375	None.
Railway Passengers.....	26,918	12,755	11,679	1,600	210
Royal Exchange.....	53,780	29,546	39,011	1,226	None.
St. Paul Fire and Marine.....	51,888	15,461	25,681	2,946	900
Scottish Metropolitan.....	23,810	12,683	9,488	2,045	None.
Scottish Union and National.....	16,070	6,591	11,586	1,173	None.
Springfield.....	5,742	None.	None.	None.	None.
Traders and General.....	3,794	None.	None.	None.	None.
Union Assurance.....	3,911	1,101	569	532	None.
Union Marine.....	12,546	11,014	10,047	1,332	None.
Union of Canton.....	44,151	35,510	30,536	5,104	None.
United States Fire.....	2,233	None.	None.	None.	None.
Western Assurance.....	74,674	46,469	47,367	2,861	None.
Totals.....	2,366,540	1,250,241	1,186,655	212,658	3,810



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TABLE XLIV—ABSTRACT OF AUTOMOBILE (B) INSURANCE IN CANADA FOR THE YEAR 1920

Companies	Premiums for the Year	Losses incurred during the Year	Claims Paid	Unsettled Claims	
				Not resisted	Resisted
	\$	\$	\$	\$	\$
Alma Insurance	6,213	1,670	1,670	None.	None.
Alliance Assurance	26,693	4,702	11,613	3,514	None.
Alliance Insurance	11,098	6,070	4,804	1,266	None.
American Alliance	175	50	None.	50	None.
British American	85,837	38,346	39,379	6,298	150
British Traders	54,870	26,112	24,910	2,357	250
Canada Accident	66,618	34,335	28,902	11,170	None.
Canada Security	4,653	1,537	912	625	None.
Canadian Fire	10,486	3,247	2,957	290	None.
Canadian Surety	45,997	16,924	13,992	182	4,750
Casualty Company of Canada	1,091	70	70	None.	None.
Car and General	6,727	3,156	2,406	1,125	None.
Columbia Insurance	13,633	19,815	9,667	10,148	None.
Continental Casualty	18,280	7,292	6,355	1,212	75
Continental Insurance	2,281	1,899	1,874	25	None.
Dominion Fire	3,973	4,705	4,275	430	None.
Dominion Gresham	60,050	33,680	31,375	9,877	None.
Dominion of Canada Guarantee and Accident	94,581	62,944	58,926	7,904	None.
Employers' Liability	272,251	135,376	129,376	23,000	13,000
Fidelity and Casualty	11,948	15,719	17,615	991	5,000
Fidelity-Phoenix	2,281	1,899	1,874	25	None.
General Accident of Canada	143,442	72,458	105,764	8,694	None.
General Animals	26,027	18,931	17,928	1,003	None.
Glens Falls	9,219	10,106	6,841	3,265	None.
Globe and Rutgers	11,056	6,162	5,547	615	None.
Globe Indemnity	154,237	107,331	100,831	20,000	None.
Great American	29,105	29,051	20,271	8,780	None.
Guardian Insurance Company of Canada	85,961	54,292	55,875	19,863	None.
Hartford Accident	None.	None.	None.	None.	None.
Home	18,274	27,645	25,786	1,859	None.
Imperial Guarantee and Accident	50,814	26,647	19,687	10,289	None.
Insurance Company of North America	14,285	11,890	6,777	5,509	None.
Law, Union and Rock	28,935	37,299	19,196	6,011	16,125
London and Lancashire Guarantee and Accident..	125,488	67,201	59,484	14,356	1,755
London and Lancashire Insurance	2,687	17,223	7,139	885	9,200
London Guarantee and Accident	149,177	82,257	71,484	30,785	None.
London Mutual	20,582	8,546	5,722	2,825	None.
Lumbermen's Mutual Casualty	650	None.	None.	None.	None.
Marine	21,601	15,935	13,085	2,851	None.
Maryland Casualty	41,401	19,634	19,513	5,156	None.
Merchants and Employers	40,697	30,685	20,240	2,274	12,565
Motor Union	53,025	14,477	13,077	1,400	None.
Newark	178	20	20	None.	None.
Niagara	1,181	1,018	1,038	50	None.
North American Accident	51,599	29,458	28,827	6,691	None.
Northern Assurance	38,723	20,172	15,461	4,711	None.
Northwestern Mutual	2,847	2,643	2,085	559	None.
Northwestern National	14,574	14,111	11,829	2,282	None.
Norwich Union	120,037	44,288	50,520	9,586	None.
Occidental	7,073	4,707	1,636	3,071	None.
Ocean Accident	144,823	59,748	62,448	24,300	None.
Pacific Marine	236	65	2	53	None.
Palatine	2,245	306	231	165	None.
Preferred Accident	16,493	6,502	7,300	702	None.
Provident Washington	6,227	1,038	1,479	368	None.
Queen	24,455	18,287	20,082	1,530	None.
Railway Passengers	85,827	39,108	42,148	9,570	625
Royal Exchange	87,905	33,231	38,754	2,015	None.
Royal Indemnity	16,184	11,022	5,144	5,878	None.
St. Paul	8,022	9,988	8,220	1,769	None.
Scottish Metropolitan	18,585	8,844	6,479	1,815	None.
Scottish Union	11,487	19,907	8,476	2,429	None.
Traders and General	3,896	1,215	None.	1,215	None.
Travelers Indemnity	100,786	51,715	49,235	105,243	None.
Union Assurance	1,364	10	10	None.	None.
Union Marine	7,287	1,744	417	1,326	None.
Union of Canada	63,959	38,510	33,461	6,829	None.
United States Fidelity and Guaranty	104,684	73,280	70,120	5,595	6,930
Western Assurance	55,935	17,741	24,759	432	50
York Fire	63,930	21,675	29,234	9,472	None.
Total	2,886,941	1,598,768	1,506,614	439,584	70,445



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TABLE XLIV—ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1920

Companies	Premiums for the Year	Losses incurred during the Year	Claims Paid	Unsettled Claims	
				Not resisted	Resisted
	\$	\$	\$	\$	\$
Alliance Assurance.....	5,774	3,190	3,038	253	None.
American Surety.....	14,132	1,932	977	1,230	None.
Canada Accident.....	8,293	2,512	1,917	675	None.
Canadian Surety.....	19,239	10,205	8,988	444	1,995
Dominion Gresham.....	60,203	39,486	41,535	6,060	None.
Dom. of Canada G'tee & Acc't.....	10,659	4,849	5,412	737	None.
Employers' Liability.....	8,969	2,310	2,110	200	None.
Fidelity & Casualty.....	39,340	23,348	28,667	1,051	None.
General Accident of Canada.....	8,023	2,322	1,548	774	None.
Globe Indemnity.....	12,780	14,275	6,962	8,000	None.
Guardian Ins. Co. of Canada.....	9,494	6,170	7,164	2,159	None.
Law, Union & Rock.....	13,947	6,491	6,305	1,100	None.
London and Lancashire G'tee and Accident.....	789	81	81	None.	None.
Maryland Casualty.....	61,092	35,085	20,931	17,208	None.
National Surety.....	9,410	6,818	6,818	None.	None.
North American Acc't.....	1,382	328	328	None.	None.
Northern Assurance.....	26	None.	None.	None.	None.
Ocean Accident & G'tee.....	5,838	3,729	1,729	2,500	None.
Railway Passengers.....	1,843	434	359	125	None.
Royal Indemnity.....	24,588	7,723	6,309	1,414	None.
Travelers Indemnity.....	70,770	17,005	7,184	10,853	None.
United States Fidelity & Guaranty.....	94,415	55,721	45,621	4,500	6,500
	481,006	244,014	203,983	59,283	8,495

ABSTRACT OF LIABILITY INSURANCE IN CANADA FOR THE YEAR 1920

Alliance Assurance.....	33,110	29,489	22,223	12,789	None.
Canada Accident.....	134,138	66,764	72,905	32,847	None.
Car and General.....	1,522	25	35	None.	None.
Continental Casualty.....	1,532	3,511	125	3,386	None.
Dominion Gresham.....	36,714	22,080	17,690	7,630	None.
Employers' Liability.....	684,184	363,613	373,613	150,000	50,000
Fidelity & Casualty.....	7,730	— 651	120	79	None.
General Accident of Canada.....	97,470	25,675	35,795	14,880	None.
Globe Indemnity.....	188,881	109,729	92,670	63,630	None.
Guardian Ins. Co. of Canada.....	55,787	28,887	30,743	12,421	None.
Imperial G'tee & Acc't Co.....	2,280	637	702	None.	None.
Law, Union & Rock.....	44,687	5,561	12,666	9,895	2,000
London G'tee & Acc't.....	173,582	79,142	84,275	137,673	None.
London & Lancashire G'tee & Acc't.....	23,342	22,271	16,219	6,144	5,325
Maryland Casualty.....	94,810	57,762	46,084	51,245	None.
Merchants & Employers.....	130,809	75,045	76,547	12,173	9,725
North American Accident.....	329,143	230,747	207,867	133,007	None.
Northern Assurance.....	7,719	5,957	3,477	2,480	None.
Norwich Union Fire.....	30,229	10,954	15,408	4,412	1,375
Ocean Accident & Guarantee.....	216,564	111,242	75,273	108,807	None.
Railway Passengers.....	119,189	46,852	38,012	44,110	2,000
Royal Exchange.....	35,588	17,656	18,170	6,792	None.
Royal Indemnity.....	1,696	980	365	615	None.
Scottish Metropolitan.....	170,634	108,040	88,270	27,895	4,750
Security Mutual Casualty.....	11,086	4,992	4,829	3,369	None.
Travelers Insurance.....	353,343	115,010	127,790	46,754	None.
United States Fidelity & Guaranty.....	70,221	41,373	45,403	9,465	5,000
Yorkshire.....	105,387	44,870	27,985	40,518	None.
	3,161,377	1,628,213	1,535,311	943,016	80,175

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1920

Continental Insurance.....	4,021	None.	None.	None.	None.
Employers' Liability.....	None.	None.	None.	None.	None.
Equitable Fire.....	401	None.	None.	None.	None.
Fidelity-Phenix.....	7,068	None.	None.	None.	None.
Glens Falls.....	5,379	None.	None.	None.	None.
Globe and Rutgers.....	77,360	None.	None.	None.	None.
Great American.....	— 214	None.	None.	None.	None.
Hartford Fire.....	23,930	None.	None.	None.	None.
Home Insurance.....	15,962	None.	None.	None.	None.
Insurance Co. of North America.....	27,610	None.	None.	None.	None.
Liverpool-Manitoba.....	553	None.	None.	None.	None.
Niagara Fire.....	4,019	None.	None.	None.	None.
Providence Washington.....	931	None.	None.	None.	None.
Scottish Union & National.....	17	None.	None.	None.	None.
United States Fire Ins. Co.....	1,879	None.	None.	None.	None.
Westchester.....	1,308	None.	None.	None.	None.
Western.....	1,949	None.	None.	None.	None.
	172,173	None.	None.	None.	None.



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TABLE XLIV.—ABSTRACT OF FORGERY INSURANCE IN CANADA FOR THE YEAR 1920

Companies	Premiums for the Year	Losses incurred during the Year	Claims Paid	Unsettled Claims	
				Not resisted	Resisted
	\$	\$	\$	\$	\$
Canadian Surety.....	636	None.	None.	None.	None.
	636	None.	None.	None.	None.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR THE YEAR 1920

Alliance Assurance.....	12,145	2,826	1,697	2,230	None.
American Surety.....	54,102	31,035	5,307	32,304	None.
Canada Accident.....	20,624	5,402	5,252	1,450	None.
Canadian Surety.....	88,491	22,139	9,955	20,366	1,500
Dominion Gresham.....	7,087	1,050	590	460	None.
Dominion of Canada G'tee & Acc't.....	52,372	10,632	10,271	6,278	None.
Employers' Liability.....	89,928	31,838	27,838	24,500	1,500
General Accident of Canada.....	19,949	3,241	2,166	1,900	None.
Globe Indemnity.....	8,956	6,455	— 385	13,000	None.
Grain Insurance.....	60,825	650	None.	650	None.
Guarantee Co. of North America.....	122,856	36,845	12,898	30,397	10,000
Guardian Insurance Co.....	13,684	— 810	— 627	1,382	None.
Imperial G'tee & Acc't.....	45,555	5,734	5,734	9,300	900
International Fidelity.....	7,022	841	1,678	None.	None.
London Guarantee & Accident.....	127,368	30,650	24,540	16,910	25,000
London & Lancashire G'tee & Acc't.....	36,704	1,794	9,652	1,733	2,500
Maryland Casualty.....	31,796	— 8,074	710	10,002	None.
National Surety Co.....	96,845	37,924	23,724	30,529	None.
Northern Assurance.....	1,528	None.	None.	None.	None.
Ocean Accident & Guranatee.....	27,231	7,294	— 596	9,360	None.
Railway Passengers.....	12,609	— 227	348	75	3,000
Royal Indemnity.....	48,301	2,703	None.	2,703	None.
Scottish Metropolitan.....	807	None.	None.	None.	None.
United States Fidelity & Guaranty.....	285,677	82,535	37,283	110,664	5,550
	1,272,462	312,477	178,035	326,193	49,950

GUARANTEE COMPANY OF NORTH AMERICA

In Canada.....	122,856	36,845	12,898	30,397	10,000
In other countries.....	220,844	9,254	49,736	25,819	None.
	343,700	46,099	62,634	56,216	10,000

ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1920

Acadia Fire.....	35,153	7,570	7,570	None	None.
Alliance Assurance.....	190,060	68,215	68,215	None.	None.
Bee Hail.....	135,489	75,062	75,062	None.	None.
British America.....	280,594	101,334	101,334	None.	None.
British Crown.....	222,018	95,523	95,523	None.	None.
British Traders.....	118,792	47,312	47,312	None.	None.
Canada Security.....	277,817	141,524	153,492	2,396	None.
Canadian Indemnity.....	289,414	92,945	92,945	None.	None.
Car and General.....	331,781	115,715	115,715	None.	None.
Connecticut Fire.....	176,316	83,628	83,730	— 26	None.
Continental Insurance.....	175,991	77,350	77,350	None.	None.
Dominion Fire.....	141,299	72,510	63,462	None.	None.
Eagle, Star & British Dominions.....	103,951	45,372	45,372	None.	None.
Employers' Liability.....	197,462	90,024	90,024	None.	None.
Excess.....	173,601	69,660	69,660	None.	None.
Federal.....	113,239	51,398	51,398	None.	None.
Fidelity-Phenix.....	175,991	76,891	76,891	None.	None.
General Accident of Canada.....	23,846	8,161	8,231	15	None.
General Accident, Fire and Life..	231,219	62,132	62,171	None	None.
Glens Falls.....	176,927	82,729	83,229	700	None.
Great American.....	94,676	26,288	26,153	135	None.
Hartford Fire.....	681,923	294,740	294,809	None.	None.
Home Insurance.....	717,449	286,234	286,390	382	None.
London Guarantee & Accident...	127,102	29,063	29,062	None.	None.
Merchants Fire.....	105,042	56,285	56,285	None.	None.
Phoenix Insurance.....	176,317	80,683	83,729	— 26	None.
Union of Canton.....	146,716	48,956	48,956	None.	None.
Westchester.....	176,317	83,628	83,730	— 26	None.
	5,796,502	2,370,932	2,377,801	3,550	None.



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TABLE XLIV.—ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR, 1920

Companies	Premiums for the Year	Losses incurred during the Year	Claims Paid	Reserved for Unsettled Claims	
				Not resisted	Resisted
	\$	\$	\$	\$	\$
Alliance Insurance .....	132	None	None	None	None
American & Foreign Marine.....	31,279	393	393	None	None
British America.....	5,210	9,096	28	9,068	None
British and Foreign Marine.....	1,008	None	None	None	None
Columbia.....	11,262	1,554	3,054	None	None
Fireman's Fund.....	20,861	32,630	8,698	24,053	None
Glens Falls.....	4,397	4,440	3,940	500	None
Globe & Rutgers.....	1,430	34	34	None	None
Hartford Fire.....	60,968	38,232	37,892	1,082	None
Insurance Co. of North America .....	23,349	None	250	None	None
London Assurance.....	5,520	None	None	None	None
Marine.....	44,838	4,808	4,808	None	None
Ocean Marine.....	10,944	3,219	3,219	None	None
Queen of America.....	53	None	None	None	None
St. Paul Fire & Marine.....	43,348	9,477	10,732	1,093	None
Union Assurance Society.....	10,738	222	222	None	None
Union Marine.....	581	9	9	None	None
Union of Canton.....	95,235	109,940	123,804	10,589	None
Western.....	52,692	9,916	14,813	2,132	None
	423,845	223,970	211,896	48,517	None

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1920

General Animals.....	73,522	33,094	31,976	5,282	None
Yorkshire.....	37,924	19,766	17,611	3,510	None
	111,446	52,860	49,587	8,792	None

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1920

Alliance Assurance.....	7,605	4,103	3,295	958	None
Canada Accident.....	29,183	16,242	15,552	2,570	None
Canadian Surety.....	9,576	8,300	8,390	330	None
Casualty Co. of Canada.....	27,786	13,020	13,084	3,136	None
Dominion Gresham.....	10,223	3,614	3,364	250	None
Dom. of Canada G'tee and Acc't Co.....	40,392	28,739	29,787	2,648	None
Fidelity & Casualty.....	19,133	14,704	15,570	475	None
General Animals.....	23,879	8,789	9,024	106	None
Guardian Insurance Co. of Canada.....	19,883	14,404	13,760	1,862	None
Imperial Guarantee and Accident.....	9,028	7,362	7,022	915	None
Law, Union and Rock.....	10,504	6,485	5,881	604	None
Lloyds Plate Glass.....	80,262	52,978	53,489	5,988	None
London & Lanc. Guarantee and Accident.....	32,813	20,751	19,348	4,297	None
Maryland Casualty.....	13,459	9,793	9,431	1,136	None
Merchant's & Employers'.....	27,620	21,327	21,145	1,964	None
Mount Royal.....	28,710	13,019	12,779	240	None
National Prov. Plate Glass.....	17,891	17,642	19,549	None	None
New York Plate Glass.....	32,913	18,249	19,219	3,324	None
North American Accident.....	36,136	19,243	20,189	1,365	None
Northern Assurance.....	12,186	2,975	2,795	180	None
Norwich Union Fire.....	33,515	13,108	13,337	2,021	None
Ocean Accident & Guarantee.....	84,907	50,107	50,447	3,660	None
Railway Passengers.....	43,129	24,732	22,134	6,570	300
Travelers Indemnity.....	9,442	3,723	3,663	378	None
United States Fidelity & Guaranty.....	15,217	10,322	10,067	1,235	None
Yorkshire.....	14,687	8,082	7,072	1,948	None
	690,079	411,813	409,393	48,160	300



TABLE XLIV—ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1920

Companies	Premiums for the year	Losses incurred during the Year	Claims Paid	Reserve for Unsettled Claims	
				Not resisted	Resisted
	\$	\$	\$	\$	\$
Alliance Assurance.....	55,555	48,733	45,894	6,695	None
Canada Accident.....	36,228	25,141	27,106	3,800	None
Car and General.....	3,971	817	747	175	None
Continental Casualty.....	51,767	16,097	15,251	2,398	None
Dominion Gresham.....	42,546	27,638	25,735	3,830	None
Dom. of Canada Guarantee and Accident.....	155,922	103,216	104,500	20,364	None
Employers' Liability.....	109,396	75,276	75,276	13,000	None
Fidelity & Casualty.....	99,887	70,757	81,387	7,030	None
General Accident of Canada.....	36,044	25,074	25,856	4,218	None
Globe Indemnity.....	130,506	75,170	79,209	12,000	None
Guardian Ins. of Canada.....	42,887	39,355	44,124	4,814	None
Imperial G'tee & Acc't.....	129,739	64,869	67,280	9,275	None
Law, Union & Rock.....	8,638	15,534	16,090	1,952	None
London & Lanc. Guarantee and Accident.....	95,592	79,672	80,096	17,018	500
London Guarantee & Acc't.....	43,304	24,856	20,726	9,135	None
Maryland Assurance.....	14,961	34,760	47,3 8	1,665	None
Maryland Casualty.....	46,222	11,886	6, 81	6,194	None
Merchants & Employers.....	3,291	2,452	2,473	None	None
National Benefit.....	2,683	10	10	None	None
North American Accident.....	31,781	22,427	22,671	2,927	None
Northern Assurance.....	12,570	3,999	3,109	390	None
Norwich Union Fire.....	73,328	57,293	54,610	9,059	None
Ocean Accident & Guarantee.....	95,895	47,142	51,942	8,200	None
Preferred Accident.....	6,371	5,740	6,239	150	None
Railway Passengers.....	31,505	21,891	20,736	4,055	None
Royal Exchange.....	7,573	3,855	4,900	215	None
Royal Indemnity.....	1,533	418	313	105	None
Scottish Metropolitan.....	20,812	10,134	10,526	638	None
Travelers' Indemnity.....	133,787	83,193	80,696	11,372	None
United States Fidelity & Guaranty.....	28,384	24,933	23,563	3,800	None
Yorkshire.....	23,589	29,168	29,538	5,124	None
	1,576,317	1,051,506	1,073,991	170,098	500

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1920

American Lloyds.....	3,211	3,587	3,785	553	None
British & Foreign Marine.....	1,048	1,465	1,465	None	None
Glens Falls.....	1,106	None	None	None	None
Hartford Fire.....	25,274	11,438	11,524	None	None
Home Insurance.....	10,675	7,161	5,191	2,075	None
Maryland Casualty.....	51,780	44,360	50,788	10,936	None
Scottish Union & National.....	2,062	480	None	600	None
Springfield Fire & Marine.....	3,648	None	None	None	None
	98,804	68,491	72,753	14,169	None

ABSTRACT OF STEAM BOILER INSURANCE IN CANADA FOR THE YEAR 1920

Boiler Inspection.....	132,922	5,135	5,135	None	None
Employers' Liability.....	900	None	None	None	None
Fidelity & Casualty.....	35,941	2,789	3,939	453	11,767
General Accident of Canada.....	48,105	2,525	1,745	972	None
Hartford Steam Boiler.....	1,300	None	None	None	None
Maryland Casualty.....	36,378	2,060	2,060	None	None
Royal Indemnity.....	12,593	None	None	None	None
Travelers Indemnity.....	55,346	5,015	3,251	2,214	None
	323,485	17,524	16,130	3,639	11,767

ABSTRACT OF TITLE INSURANCE IN CANADA FOR THE YEAR 1920

Chartered Trust and Executor.....	None	None	None	None	None
	None	None	None	None	None

ABSTRACT OF TORNADO INSURANCE IN CANADA FOR THE YEAR 1920

Ætna Insurance.....	4,223	11,381	1,381	10,021	None
American Central.....	3,182	9,992	1,178	8,814	None
Continental.....	3,753	50	None	50	None
Fidelity-Phenix.....	3,416	603	558	85	None
Glens Falls.....	2,300	71	180	None	None
Great American.....	3,312	1,814	2,244	100	None
Hartford Fire.....	48,381	3,840	29,426	647	None
Home Insurance.....	67,928	9,216	107,131	5,932	None
Insurance Co. of State of Pa.....	1,466	70	70	None	None
National Fire of Hartford.....	650	None	None	None	None
National Union.....	1,443	523	518	5	None
Niagara.....	329	46	194	30	None
Northwestern National.....	407	50	45	6	None
St. Paul Fire & Marine.....	13,959	4,523	12,719	853	None
Scottish Union and National.....	785	244	244	None	None
Springfield Fire & Marine.....	2,742	5,398	43	5,400	None
United States Fire.....	45	None	None	None	None
	158,321	29,155	155,931	31,943	None



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TABLE XLV—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

CASUALTY COMPANY OF CANADA.

Nature of Business.	Net cash received for Premiums.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		Remarks.
				Not Resisted.	Resisted.	
Automobile (B).....	\$ 1,091	\$ 70	\$ 70	\$ None.	\$ None.	} Total business, December 31, 1920.
Plate Glass.....	27,786	13,020	13,084	3,136	None.	
	28,877	13,090	13,154	3,136	None.	

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident.....	41,912	14,502	21,657	2,289	None.	} Total business December 31, 1920.
Auto (B).....	60,050	33,680	31,375	9,877	None.	
Burglary.....	60,203	39,486	41,535	6,060	None.	
Guarantee.....	7,087	1,050	590	460	None.	
Liability.....	36,714	22,080	17,690	7,630	None.	
Plate Glass.....	10,223	3,614	3,364	250	None.	
Sickness.....	42,546	27,638	25,735	3,830	None.	
	258,735	142,050	141,946	30,396	None.	

THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Auto (B) in Canada.....	26,027	18,931	17,928	1,003	None.	} Total business December 31, 1920.
Live Stock—in Canada..	73,522	33,094	31,976	5,282	None.	
Live Stock—in other countries.....	259	None.	None.	None.	None.	
Plate Glass—in Canada.	23,879	8,789	9,024	106	None.	
	123,687	60,814	58,928	6,391	None.	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Accident.....	3,250	785	785	None.	None.	} Total business December 31, 1920.
Accident and Sickness Combined.....	40,126	17,792	18,689	2,819	120	
Auto (B).....	40,697	30,685	20,240	2,274	12,565	
Liability.....	130,809	75,045	76,547	12,173	9,725	
Plate Glass.....	27,620	21,327	21,145	1,964	None.	
Sickness.....	3,291	2,452	2,473	None.	None.	
	245,793	148,086	139,879	19,230	22,410	

AMERICAN SURETY COMPANY OF NEW YORK.

Burglary.....	14,132	1,932	977	1,230	None.	} In Canada, December 31, 1920.
Guarantee.....	54,102	31,035	5,307	32,304	None.	
	68,234	32,967	6,284	33,534	None.	

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Inland Transportation...	1,008	None.	None.	None.	None.	} In Canada, December 31, 1920.
Sprinkler Leakage.....	1,048	1,465	1,465	None.	None.	
	2,056	1,465	1,465	None.	None.	

CONTINENTAL CASUALTY COMPANY.

Accident.....	55,391	20,891	21,179	4,501	None.	} In Canada, December 31, 1920.
Auto (B).....	18,280	7,292	6,355	1,212	75	
Liability.....	1,532	3,511	125	3,386	None.	
Sickness.....	51,767	16,097	15,251	2,398	None.	
	126,970	47,791	42,910	11,497	75	



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TABLE XLV—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance.—Continued.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Nature of Business.	Net cash received for Premiums.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		Remarks.
				Not Resisted.	Resisted.	
Accident.....	\$ 82,344	\$ 43,323	\$ 62,404	\$ 5,272	None.	In Canada, December 31, 1920.
Auto (B).....	11,948	15,719	17,615	991	5,000	
Burglary.....	39,340	23,348	28,667	1,051	None.	
Liability.....	7,730	—651	120	79	None.	
Plate Glass.....	19,133	11,704	15,570	475	None.	
Sickness.....	99,887	70,757	81,387	7,030	None.	
Steam Boiler.....	35,941	2,789	3,939	453	11,767	
	296,323	169,989	209,702	15,351	16,767	

MARYLAND ASSURANCE COMPANY.

Accident.....	13,268	5,616	15,228	780	None.	In Canada, December 31, 1920.
Sickness.....	14,961	34,760	47,308	1,665	None.	
	28,229	40,376	62,536	2,445	None.	

HARTFORD ACCIDENT AND INDEMNITY COMPANY.

Accident.....	None.	None.	None.	None.	None.	In Canada, December 31, 1920.
Automobile (B).....	None.	None.	None.	None.	None.	
Burglary.....	None.	None.	None.	None.	None.	
Liability.....	None.	None.	None.	None.	None.	
Guarantee.....	None.	None.	None.	None.	None.	
Live Stock.....	None.	None.	None.	None.	None.	
Plate Glass.....	None.	None.	None.	None.	None.	
Sickness.....	None.	None.	None.	None.	None.	
	None.	None.	None.	None.	None.	

MARYLAND CASUALTY COMPANY.

Accident.....	40,986	20,728	17,469	3,259	None.	In Canada, December 31, 1920.
Auto (B).....	41,401	19,634	19,513	5,156	None.	
Burglary.....	61,092	35,085	20,931	17,208	None.	
Guarantee.....	31,796	—8,074	710	10,002	None.	
Liability.....	94,810	57,762	46,084	51,245	None.	
Plate Glass.....	13,459	9,793	9,431	1,136	None.	
Sickness.....	46,222	11,886	6,081	6,194	None.	
Sprinkler Leakage.....	51,780	44,360	50,788	10,936	None.	
Steam Boiler.....	36,378	2,060	2,060	None.	None.	
	417,924	193,234	173,067	105,136	None.	

NATIONAL SURETY COMPANY.

Burglary.....	9,410	6,818	6,818	None.	None.	In Canada, December 31, 1920.
Guarantee.....	96,845	37,924	23,724	30,529	None.	
	106,255	44,742	30,542	30,529	None.	

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

Accident.....	9,469	2,201	1,889	663	None.	In Canada, December 31, 1920.
Auto (B).....	16,493	6,502	7,300	702	None.	
Sickness.....	6,371	5,740	6,239	150	None.	
	32,333	14,443	15,428	1,515	None.	



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TABLE XLV—ABSTRACT of Accident, Guarantee, Plate Glass, Sickness, etc., business transacted by Companies which transact more than one class of business of casualty insurance—*Concluded.*

## ROYAL INDEMNITY COMPANY.

Nature of Business.	Net cash received for Premiums.	Losses incurred during the Year.	Claims Paid.	Reserve for Unsettled Claims.		Remarks.
				Not Resisted.	Resisted.	
Accident.....	\$ 2,525	\$ 850	\$ 450	\$ 400	None.	In Canada, December 31, 1920.
Auto (B).....	16,184	11,022	5,144	5,878	None.	
Burglary.....	24,588	7,723	6,309	1,414	None.	
Guarantee.....	48,301	2,703	None.	2,703	None.	
Sickness.....	1,533	418	313	105	None.	
Steam Boiler.....	12,593	None.	None.	None.	None.	
Liability....	1,696	980	365	615	None.	
	107,420	23,696	12,581	11,115	None.	

## TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

Accident.....	43,337	27,461	14,950	15,480	None.	In Canada, December 31, 1920.
Auto (B).....	100,786	51,715	49,235	105,243	None.	
Burglary.....	70,770	17,005	7,184	10,853	None.	
Plate Glass.....	9,442	3,723	3,663	378	None.	
Sickness.....	133,787	83,193	80,696	11,372	None.	
Steam Boiler.....	55,346	5,015	3,251	2,214	None.	
	413,468	188,112	158,979	145,540	None.	

## TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

Accident.....	242,752	57,955	73,989	2,982	None.	In Canada,* December 31, 1920.
Liability.....	353,343	115,010	127,790	46,754	None.	
	596,095	172,965	201,779	49,736	None.	

## UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident.....	32,933	7,996	4,866	3,570	None.	In Canada, December 31, 1920.
Auto (B).....	104,684	73,280	70,120	5,595	6,900	
Burglary.....	94,415	55,721	45,621	4,500	6,500	
Guarantee.....	285,677	82,535	37,283	110,664	5,550	
Liability.....	70,221	41,373	45,403	9,465	5,000	
Plate Glass.....	15,217	10,322	10,067	1,235	None.	
Sickness.....	28,384	24,933	23,563	3,800	None.	
	631,531	296,160	236,923	138,829	23,950	



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CASUALTY INSURANCE IN CANADA, 1920.  
(Including business of Provincial licensees.)

NET PREMIUMS RECEIVED.

No.	Class of business.	Dominion Licensees.	Provincial Licensees.			Grand Totals.
			(a) Prov. Cos. within provinces by which they are incorp.	(b) Prov. Cos. within prov. other than those by which they are incorp.	Total Provincial Licensees.	
		\$	\$	\$	\$	\$
1	Accident .....	2,340,732	8,681	680	9,361	2,350,093
2	Accident and Sickness combined.....	1,073,158	101,546	90,901	192,447	1,265,605
	“ “ (Fraternal).....		35,114	13,091	48,205	48,205
3	Automobile (‘A’) .....	2,366,540	30,898	35,793	66,691	2,433,231
4	Automobile (‘B’).....	2,886,941	35,482	7,547	43,029	2,929,970
5	Burglary.....	481,006	13,990	15	14,005	495,011
6	Liability.....	3,161,377	165,626		165,626	3,327,003
7	Explosion .....	172,173				172,173
8	Funeral.....		129,105		129,105	129,105
	“ (Fraternal).....		31,489		31,489	31,489
9	Forgery.....	636				636
10	Guarantee.....	1,272,462	38,446	7,646	46,092	1,318,554
11	Hail.....	5,796,502	487,426	238,664	726,090	6,522,592
12	Inland Transportation.....	423,845				423,845
13	Live Stock.....	111,446	19,566	11,754	31,320	142,766
14	Plate Glass.....	690,079	136,270	2,155	138,425	828,504
15	Sickness.....	1,576,317	5,900	83	5,983	1,582,300
	“ (Fraternal).....		564,702	144,959	709,661	709,661
16	Sickness and Funeral (Fraternal) combined.....		282,924	106,082	389,006	389,006
17	Sprinkler Leakage.....	98,804				98,804
18	Steam Boiler.....	323,485				323,485
19	Title.....					
20	Tornado.....	158,321				158,321
21	Weather.....		222,772	2,146	224,918	224,918
	Totals.....	22,933,824	2,309,937	661,516	2,971,453	25,905,277

NET LOSSES PAID.

1	Accident .....	949,711	8,288	5,101	13,389	963,100
2	Accident and Sickness combined.....	543,358	43,565	31,544	75,109	618,467
	“ “ (Fraternal).....		34,881	14,005	48,886	48,886
3	Automobile (‘A’) .....	1,186,655	16,870	11,319	28,189	1,214,844
4	Automobile (‘B’).....	1,506,614	16,946	4,857	21,803	1,528,417
5	Burglary.....	203,983	7,232		7,232	211,215
6	Liability.....	1,535,311	104,713		104,713	1,640,024
7	Explosion.....					
8	Funeral.....		30,016		30,016	30,016
	Funeral (Fraternal).....		92,601		92,601	92,601
9	Forgery.....					
10	Guarantee.....	178,035	7,593	77	7,670	185,705
11	Hail.....	2,377,801	146,292	82,324	228,616	2,606,417
12	Inland Transportation.....	211,674				211,674
13	Live Stock.....	49,587	7,153	4,555	11,708	61,295
14	Plate Glass.....	409,393	67,211	2,439	69,650	479,043
15	Sickness.....	1,073,991	2,825		2,825	1,076,816
	“ (Fraternal).....		485,389	67,509	552,898	552,898
16	Sickness and Funeral Combined (Fraternal).....		87,914	105,433	193,347	193,347
17	Sprinkler Leakage.....	72,753				72,753
18	Steam Boiler.....	16,130				16,130
19	Title.....					
20	Tornado.....	155,931				155,931
21	Weather.....		200,742	341	201,083	201,083
	Totals.....	10,470,927	1,360,231	329,504	1,689,735	12,160,662



## ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO TRANSACT  
THE BUSINESS OF LIFE INSURANCE IN CANADA, FOR THE  
YEAR 1920, IN ACCORDANCE WITH THE  
INSURANCE ACT, 1917.



11 GEORGE V, A. 1921

ABSTRACT OF LIFE INSURANCE

(DATE OF RETURN

Company.		Total Net Assurance Premium Income	Considera- tion for Annuities	New Assurance Policies issued and paid for in Cash		
				Number	Gross Amount	Net Amount
Canadian Companies						
1	Canada {	\$	\$		\$	\$
	Ordinary. { (a).....	6,919,308	33,080	11,709	35,503,238	34,485,571
	(b).....	4,322,085	302,055	6,815	21,965,376	19,711,396
	(c).....	11,241,393	335,135	18,524	57,468,614	54,196,967
	Group. .... { (a).....	24,038		18	2,148,470	2,148,470
	(b).....					
	(c).....	24,038		18	2,148,470	2,148,470
2	Capital.....	215,769		712	1,262,790	1,171,350
3	Commercial.....	22,586		70	248,471	210,166
4	Confederation.. { (a).....	3,648,031	26,973	10,212	24,759,419	24,552,430
	(b).....	1,328,316	85,738	1,617	7,391,605	6,066,869
	(c).....	4,976,347	112,711	11,829	32,151,024	30,619,299
5	Continental.....	587,867	52	1,990	3,620,077	3,385,577
6	Crown.....	848,576	1,017	2,753	5,674,113	5,398,301
7	Dominion..	1,480,184	227	4,886	10,923,602	10,271,708
8	T. Eaton.... { Ordinary.....	476		11	19,500	19,500
	Group.....	28,004		2	20,098,500	20,098,500
9	Excelsior.... { Ordinary.....	1,281,807		4,446	9,344,590	8,940,310
	Industrial..	1,222				
10	Great-West.. { Ordinary. { (a).....	7,805,827	3,909	22,056	50,105,208	49,757,228
	(b).....	206,573		967	2,328,375	2,328,375
	(c).....	8,012,400	3,909	23,023	52,433,583	52,035,603
	Group (a).....	5,097		2	411,500	411,500
11	Imperial.. { (a).....	3,495,503	2,000	9,017	25,711,304	23,903,032
	(b).....	486,233		1,276	2,936,658	2,606,158
	(c).....	3,981,736	2,000	10,293	28,647,962	26,509,190
12	London. { Ordinary.. { (a).....	2,097,747		10,387	16,387,450	16,109,450
	(b).....	4,071		41	83,000	78,000
	(c).....	2,101,818		10,428	16,470,45	16,187,450
	Industrial (a).....	1,405,699		55,268	11,857,232	11,857,232
	Group (a).....	2,488				
13	Manufacturers... { Ordinary.. { (a).....	4,003,261	14,968	12,635	30,443,839	29,939,519
	(b).....	2,757,152	40	6,751	17,418,764	15,627,989
	(c).....	6,760,413	15,008	19,386	47,862,603	45,567,503
	Group (a).....	498		1	40,800	40,800
14	Monarch.....	735,386		2,769	6,519,140	6,263,625
15	Mutual of Canada.. { (a).....	7,526,686	33,332	18,335	44,490,768	42,553,759
	(b).....	53,091		190	360,000	358,000
	(c).....	7,579,777	33,332	18,525	44,850,768	42,911,759
16	National of Canada. { (a).....	931,833		2,431	6,005,197	5,575,292
	(b).....	10,706		40	58,500	58,500
	(c).....	942,539		2,471	6,063,697	5,633,792
17	North American. { (a).....	3,045,385	2,488	9,718	20,616,507	20,406,727
	(b).....	301,274		616	1,291,549	1,261,549
	(c).....	3,346,659	2,488	10,334	21,908,056	21,668,276
18	Northern.....	755,182	1,535	2,778	5,646,200	5,377,262
19	Saskatchewan.....	128,904		323	751,555	725,555
20	Sauvegarde.....	289,015		1,187	1,782,848	1,570,848
21	Security.....	103,097		1,246	1,775,115	1,511,915
22	Sovereign.....	413,394		1,293	2,893,958	2,730,958
23	Sun... { Ordinary { (a).....	8,838,945	65,425	20,093	46,771,274	46,771,274
	(b).....	12,023,353	1,502,518	19,653	51,104,264	51,095,164
	(c).....	20,862,298	1,567,943	39,746	97,875,538	97,866,438
	Thrift..... { (a).....	19,626				
	(b).....	16,786				
	(c).....	36,412				
	Group..... { (a).....	64,604		48	7,356,728	7,356,728
	(b).....	3,300		2	1,432,400	1,432,400
	(c).....	67,904		50	8,789,128	8,789,128
24	Travellers of Canada.....	355,590		1,715	3,387,191	3,027,149
25	Western.....	120,736		401	996,600	948,000
Totals for 1920. { (a).....		57,212,371	185,056	208,512	397,553,184	387,519,766
(b).....		21,512,940	1,890,351	37,968	106,370,491	100,624,400
(c).....		78,725,311	2,075,407	246,480	503,923,675	488,144,166
Totals for 1919. { (a).....		47,126,374	196,967	198,527	320,150,705	314,489,448
(b).....		17,307,075	2,322,990	32,434	77,529,366	74,749,182
(c).....		64,433,449	2,519,957	230,961	397,680,071	389,238,630
Increase, i, decrease, d { (a).....		i 10,085,997	d 11,911	i 9,985	i 77,402,479	i 73,030,318
(b).....		i 4,205,865	d 432,639	i 5,534	i 28,841,125	i 25,875,218
(c).....		i 14,291,862	d 444,550	i 15,519	i 106,243,604	i 98,905,536

(a) In Canada (b) Out of Canada. (c) Total business.



SESSIONAL PAPER No. 9

FOR THE YEAR 1920.

DECEMBER 31, 1920)

Assurance Policies in force at date of Return		Assurance Policies become Claims			Net Disbursements in respect of		Net Payments due under Assurance and Annuity Contracts		
Number	Net mount	Number	Net Amount		Death Claims, Matured Endowment and Disability Claims	Life Annuity Contracts	Not Resisted	Resisted	
			Death	Matured Endowments					
	\$		\$	\$	\$	\$	\$	\$	
76,455	178,105,079	1,188	1,982,948	662,146	2,566,426	54,671	378,525		1
34,622	84,059,535	354	668,873	353,522	1,067,193	272,960	136,154		
111,077	262,164,614	1,542	2,651,821	1,020,668	3,633,619	327,631	514,679		
18	2,322,950		6,800		6,300		500		
1	35,500								
19	2,358,450		6,800		6,300		500		
3,784	6,154,185	12	20,080		19,214		6,175		2
334	685,669	1	3,000		3,000				3
54,833	106,471,192	752	787,402	433,599	1,233,603	32,469	108,806	15,000	4
9,421	25,537,462	105	208,756	36,453	263,672	80,835	86,278		
64,254	132,008,654	857	996,158	470,052	1,497,275	113,354	195,084	15,000	
11,463	16,946,006	96	76,558	55,135	123,496	1,800	23,500		5
14,433	24,336,312	87	127,887	34,500	151,628	250	15,105	5,054	6
22,859	42,931,662	187	205,655	120,407	328,370	442	40,145		7
11	19,500								8
2	17,944,500		11,000		9,000		2,000		
24,141	33,119,655	191	243,503	66,525	293,008	759	69,487		9
220	30,256	24	1,475	1,129	2,693		354		
114,890	246,413,473	649	1,177,169	186,651	1,327,993	11,425	208,450	2,000	10
3,858	8,242,988	15	28,964		16,714		9,500		
118,748	254,656,461	664	1,206,133	186,651	1,344,707	11,425	217,950	2,000	
2	415,250								
46,460	98,676,951	353	545,244	181,806	733,199	2,835	66,368		11
5,889	10,338,083	57	91,986	16,060	92,870		40,306		
52,349	109,015,034	410	637,230	197,866	826,069	2,835	106,674		
46,422	62,674,301	306	226,117	64,499	301,269	4,413	26,606		12
76	131,500								
46,498	62,805,801	306	226,117	64,499	301,269	4,413	26,606		
237,533	33,683,674	3,624	268,372	69,648	244,744		21,013		
1	110,600								
63,885	118,686,753	556	572,190	338,361	883,428	8,159	120,407		13
29,728	54,758,814	431	457,320	310,439	758,023	2,362	200,269	17,640	
93,613	173,445,567	1,017	1,029,510	648,800	1,641,451	10,521	320,676	17,640	
1	47,500								
11,615	24,287,713	31	58,500		66,196		15,702		14
102,509	199,067,869	1,111	1,234,578	724,821	1,951,781	9,547	224,052		15
768	1,413,994	9	2,000	10,500	12,500				
103,277	200,481,863	1,120	1,236,578	735,321	1,964,281	9,547	224,052		
14,591	28,582,089	170	191,620	100,135	274,008	35	53,961		16
256	282,950	2	2,000		2,000		1,500		
14,847	28,865,039	172	193,620	100,135	276,008	35	55,461		
49,987	89,302,350	681	589,955	440,647	1,127,642	5,450	87,987		17
5,077	8,622,396	47	66,721	20,000	93,667	150	3,189		
55,064	97,924,746	728	656,676	460,617	1,221,309	5,600	91,176		
14,124	21,271,467	110	100,070	39,216	151,877	1,101	21,743	2,000	18
1,890	3,929,924	9	18,500		14,615		3,885		19
7,229	9,106,821	49	52,750	7,000	54,469		10,750	5,000	20
3,368	3,802,637	11	11,212		16,792		1,000		21
6,798	13,917,726	36	76,000	8,500	90,308		17,750		22
137,474	252,743,829	1,474	1,683,434	681,305	2,382,319	51,863	290,419		23
105,750	223,354,052	1,568	2,399,389	907,087	3,413,000	1,445,306	1,126,002	8,650	
243,224	476,097,881	3,042	4,082,823	1,588,392	5,795,319	1,497,169	1,416,421	8,650	
3,547	487,221	282	8,253	24,985	38,813		2,916		
2,656	479,305	113	7,692	12,620	20,951		1,059		
6,203	966,526	395	15,945	37,605	59,764		3,975		
53	8,144,428		29,500		27,747		6,300		
2	1,432,400								
55	9,576,828		29,500		27,747		6,300		
6,378	9,921,726	26	40,250		34,206		9,000	100	24
1,836	4,007,307	15	35,500		35,027		12,871		25
1,079,146	1,664,348,605	12,061	10,385,522	4,241,015	14,493,171	185,219	1,845,777	29,154	
198,104	418,688,979	2,701	3,933,701	1,671,681	5,740,590	1,801,663	1,604,257	26,290	
1,277,250	2,083,037,584	14,762	14,319,223	5,912,696	20,233,761	1,986,882	3,450,034	55,444	
947,489	1,362,631,562	13,106	9,564,160	4,809,561	17,454,054	202,235	1,902,639	62,993	
169,536	349,430,461	2,853	3,728,772	1,784,122	5,744,164	1,850,174	1,934,931	20,000	
1,117,025	1,712,062,023	15,959	13,292,932	6,593,683	23,198,218	2,052,409	3,837,570	82,993	
i 131,657	i 301,717,043	d 1,045	i 821,362	d 568,546	d 2,960,883	d 17,016	d 56,862	d 33,839	
i 28,568	i 69,258,518	d 152	i 204,929	d 112,441	d 3,574	d 48,511	d 330,674	i 6,290	
160,225	i 370,975,561	d 1,197	i 1,026,291	d 680,987	d 2,964,457	d 65,527	d 387,536	d 27,549	



11 GEORGE V, A. 1921

ABSTRACT OF LIFE INSURANCE FOR THE  
(DATE OF RETURN DECEMBER 31, 1920 EXCEPT

Company		Total Net Assurance Premium Income	Considera- tion for Annuities	New Assurance Policies issued and paid for in Cash		
				Number	Gross Amount	Net Amount
		\$	\$	.	\$	\$
<i>British Companies</i>						
1	Commercial Union.....	17,160		3	14,000	14,000
2	*Edinburgh.....	258				
3	Gresham.....	215,728	50	724	2,028,177	1,928,177
4	†*Life Association of Scotland.....	3,174				
5	*Liverpool and London and Globe.....	2,482				
6	London and Scottish.....	554,012		704	1,798,754	1,751,514
7	†Mutual Life and Citizens' (Australia). (Ordinary.....	89,802		724	928,500	928,500
	(Industrial.....	111,363		10,493	2,105,710	2,105,710
8	North British and Mercantile.....	57,812		57	290,635	290,635
9	*Norwich Union.....	2,540				
10	Phoenix of London.....	232,720		169	659,000	609,000
11	Royal.....	735,855		823	4,636,213	4,132,108
12	*Scottish Amicable.....	658				
13	*Scottish Provident.....	173				
14	†Standard.....	737,300	81	1,046	3,506,394	3,216,394
15	*Star.....	4,792				
Totals for 1920.....		2,765,829	131	14,743	15,967,383	14,976,038
Totals for 1919.....		2,201,462	1,050	8,756	11,264,394	10,724,872
Increase, i; decrease, d.....		i 564,367	d 919	i 5,987	i 4,702,989	i 4,251,166

\*These companies have ceased transacting new business in Canada.  
†Date of returns—Life Association of Scotland, April 5, 1920.  
Mutual Life and Citizens', Nov. 30, 1920.  
Standard, Nov. 15, 1920.



SESSIONAL PAPER No. 9  
YEAR 1920. (CANADIAN BUSINESS ONLY.)  
AS OTHERWISE UNDERNOTED.)

Assurance Policies in force at date of Return		Assurance Policies become Claims			Net Disbursements in respect of		Net payments due under Assurance and Annuity Contracts	
Number	Net Amount	Number	Net Amount		Death Claims, Matured Endowment and Disability Claims	Life Annuity Contracts	Not Resisted	Resisted
			Death	Matured Endow- ments				
	\$		\$	\$	\$	\$	\$	\$
167	594,435	7	9,920	2,035	13,511	.....	.....	.....
11	22,703	.....	.....	.....	.....	.....	.....	.....
3,062	7,037,713	16	65,893	.....	80,893	.....	.....	.....
135	265,189	17	21,633	.....	20,662	.....	14,107	.....
63	110,188	8	18,021	564	15,432	200	4,480	.....
8,465	17,167,104	207	189,080	249,853	443,379	500	63,964	.....
2,198	2,322,953	12	11,360	.....	12,127	.....	.....	.....
19,317	3,069,437	109	14,976	102	10,463	.....	200	.....
505	1,573,535	16	42,665	1,000	42,607	716	5,251	.....
65	90,727	.....	.....	.....	.....	.....	724	.....
2,353	7,526,636	49	104,923	54,560	170,138	1,764	5,458	.....
4,489	14,993,204	42	175,645	8,675	218,318	.....	4,504	.....
17	43,021	1	4,666	.....	4,946	.....	.....	.....
8	23,479	2	8,015	.....	8,015	.....	.....	.....
9,739	21,921,824	397	430,306	347,628	862,304	11,324	125,332	.....
97	132,668	14	13,372	7,507	16,055	.....	9,234	.....
50,691	76,894,816	897	1,110,475	671,924	1,918,850	14,504	233,254	.....
42,232	66,908,064	936	1,115,159	687,861	1,895,928	11,972	382,258	2,208
i 8,459	i 9,986,752	d 39	d 4,684	d 15,937	i 22,922	i 2,532	d 149,004	d 2,208



11 GEORGE V, A. 1921

ABSTRACT OF LIFE INSURANCE, FOR THE  
(DATE OF RETURN

Company.	Total Net Assurance Premium Income	Considera- tion for Annuities	New Assurance Policies issued and paid for in Cash		
			Number	Gross Amount	Net Amount
	\$	\$		\$	\$
<i>Foreign Companies</i>					
1 Ætna. { Ordinary.....	1,111,427		1,519	6,867,252	6,742,252
2 { Group.....	221,425		74	12,025,300	12,025,300
3 *Connecticut Mutual.....	21,852				
4 Equitable... { Ordinary.....	1,333,061	16,456	1,769	6,314,624	6,314,624
5 { Group.....	27,836		16	2,507,400	2,507,400
6 Guardian.....	10,426		3	5,500	5,500
7 Metropolitan..... { Ordinary.....	6,665,345	2,000	50,899	57,124,314	56,969,930
8 { Industrial.....	7,077,302		226,732	35,211,426	35,211,426
9 { Group.....	150,312		80	12,921,200	12,921,200
10 Mutual of New York.....	1,863,998	28	2,790	9,420,781	9,370,781
11 *National of United States.....	127				
12 New York.....	4,169,799	2,575	8,487	22,563,075	22,513,075
13 *Northwestern Mutual.....	1,236				
14 *Phoenix Mutual.....	19,024				
15 *Provident Savings.....	30,920				
16 Prudential. { Ordinary.....	2,206,043		13,823	18,709,333	18,709,333
17 { Industrial.....	3,673,730		122,194	21,764,041	21,764,041
18 { Group.....	3,472		5	394,950	394,950
19 State.....	40,813		1	5,000	5,000
20 Travelers of Hartford.. { Ordinary.....	1,104,644		3,119	12,499,325	12,277,277
21 { Group.....	114,977		54	8,800,007	8,800,007
22 Union Mutual.....	304,048		347	1,085,000	1,054,000
23 United States.....	26,867		9	39,000	29,000
Totals for 1920.....	30,234,734	21,059	431,921	228,257,528	227,615,096
Totals for 1919.....	25,380,673	40,066	433,968	193,128,530	192,649,319
Increase, i; decrease, d.....	i 4,854,061	d 19,007	d 2,047	i 35,128,998	i 34,965,777
Totals in Canada only } 1920.....	90,212,934	206,246	655,176	641,778,095	630,110,900
—All Companies ..... } 1919.....	74,708,509	238,083	641,251	524,543,629	517,863,639
Increase, i; decrease, d.....	i 15,504,425	d 31,837	i 13,925	i 117,234,466	i 112,247,261
Total group business } 1920.....	652,801		300	66,704,855	66,704,855
in Canada only. } 1919.....	20,469		87	11,518,750	11,518,750
—All Companies (included above)....					
Increase, i; decrease, d.....	i 632,332		i 213	i 55,186,105	i 55,186,105

\*These Companies have ceased transacting new business in Canada.  
†Group premiums of Travelers of Hartford not returned separately.



## SESSIONAL PAPER No. 9

YEAR 1920. (CANADIAN BUSINESS ONLY.)

DECEMBER 31, 1920.)

Assurance Policies in force at date of Return		Assurance Policies become Claims			Net Disbursements in respect of		Net payments due under Assurance and Annuity Contracts	
Number	Net Amount	Number	Net Amount		Death Claims, Matured Endow- ments and Disability Claims	Life Annuity Contracts	Not Resisted	Resisted
			Death	Matured Endow- ments				
	\$		\$	\$	\$	\$	\$	\$
15,349	37,964,014	561	496,821	409,094	959,469	133	62,212	1
98	16,699,550		89,850		89,350		500	
464	959,617	24	64,195		59,662		10,156	2
15,452	38,698,545	270	459,899	154,508	579,384	12,454	69,425	3
17	2,690,600		10,750		10,750			
56	224,468	1		200	261			4
197,037	219,323,184	1,510	998,860	347,095	1,410,724	843	56,052	5
1,390,329	170,542,091	20,581	1,253,979	548,690	1,807,366		7,340	4,296
113	17,737,558		64,200		64,200			
19,703	51,306,888	290	456,551	279,261	842,184	5,963	42,297	50,000
37	22,320	4	2,637		2,637			
54,798	115,475,957	691	926,226	421,041	1,405,678	3,559	129,738	19,797
64	64,553	6	13,150		7,150		6,000	
190	149,240	90	67,765	124	67,889			
627	961,866	24	26,966	11,000	30,448	78	12,500	
62,504	77,878,496	359	371,851	51,239	433,631	3,618	27,967	500
668,914	96,738,340	4,567	622,134		548,888		13,041	1,225
5	353,250		2,000		2,600		991	
653	1,521,962	9	51,500		60,975		1,000	
13,047	46,217,167	174	336,640	218,849	568,655	13,541	21,379	40,000
70	10,459,300		72,068		64,648		7,420	
4,267	9,017,036	121	129,223	59,202	232,193	125	32,345	
372	787,796	12	13,087	5,671	8,639	29	11,000	
2,444,166	915,793,798	29,294	6,530,352	2,505,974	9,307,381	40,413	511,363	138,278
2,200,603	758,297,691	27,144	6,248,026	2,091,535	8,727,110	44,530	852,393	41,199
i 243,563	i 157,496,107	i 2,150	i 282,326	i 414,439	580,271	d 4,117	d 341,030	i 97,079
3,574,003	2,657,037,219	42,252	18,026,349	7,418,913	25,719,402	240,136	2,590,394	167,432
3,190,324	2,187,837,317	41,186	16,927,345	7,588,957	28,077,092	258,737	3,135,290	106,400
i 383,679	i 469,199,902	i 1,066	i 1,099,004	d 170,044	d 2,357,690	d 18,601	d 544,896	i 61,032
380	76,925,486		286,168		274,595		17,711	
87	11,511,250							
293	65,414,236		286,168		274,595		17,711	



GROSS AMOUNTS OF INSURANCE EFFECTED IN CANADA, 1875-1920

Year	Canadian Companies		British Companies	Foreign Companies		Total	
	Ordinary and Industrial	Group		Ordinary and Industrial	Group	Ordinary and Industrial	Group
	\$	\$		\$	\$	\$	\$
1875..	5,077,601		1,689,833	8,306,824		15,074,258	
1876..	5,465,966		1,683,357	6,740,804		13,890,127	
1877..	5,724,648		2,142,702	5,667,317		13,534,667	
1878..	5,508,556		2,789,201	3,871,998		12,169,755	
1879..	6,112,706		1,877,918	3,363,600		11,354,224	
1880..	7,547,876		2,332,011	4,057,000		13,906,887	
1881..	11,158,479		2,536,120	3,923,412		17,618,011	
1882..	11,855,545		2,833,250	5,423,960		20,112,755	
1883..	11,883,317		3,278,008	6,411,635		21,572,960	
1884..	12,926,265		3,167,910	7,323,737		23,417,912	
1885..	14,881,695		3,950,647	8,332,646		27,164,988	
1886..	19,289,694		4,054,279	11,827,375		35,171,348	
1887..	23,505,549		3,067,040	11,435,721		38,008,310	
1888..	24,876,259		3,985,787	12,364,483		41,226,529	
1889..	*26,438,358		3,399,313	14,719,266		*44,556,937	
1890..	23,541,404		3,390,972	13,591,080		40,523,456	
1891..	21,904,302		2,947,246	13,014,739		37,866,287	
1892..	25,585,534		3,625,213	15,409,266		44,620,013	
1893..	28,089,437		2,967,855	14,145,555		45,202,847	
1894..	28,670,364		3,214,216	17,640,677		49,525,257	
1895..	27,909,672		3,337,638	13,093,888		44,341,198	
1896..	26,171,830		2,869,971	13,582,769		42,624,570	
1897..	30,351,021		2,778,510	15,138,134		48,267,665	
1898..	35,043,182		3,323,107	16,398,384		54,764,673	
1899..	42,138,128		3,748,127	21,514,478		67,400,733	
1900..	38,545,949		3,717,997	26,632,146		68,896,092	
1901..	38,298,747		3,059,043	32,541,438		73,899,228	
1902..	45,882,167		3,324,317	31,346,482		80,552,966	
1903..	55,169,104		3,132,904	33,265,797		91,567,805	
1904..	59,051,113		3,109,778	36,145,211		98,306,102	
1905..	67,539,141		3,881,980	34,486,215		105,907,336	
1906..	62,450,253		4,472,426	28,090,526		95,013,205	
1907..	61,838,766		3,501,743	25,042,423		90,382,932	
1908..	69,029,583		3,389,757	27,476,866		99,896,206	
1909..	79,121,977		3,930,230	48,686,871		131,739,078	
1910..	90,362,678		4,170,562	58,229,280		152,762,520	
1911..	110,077,453		5,591,832	61,197,694		176,866,979	
1912..	141,267,596		7,319,952	70,617,555		219,205,103	
1913..	131,493,582		6,950,695	93,164,269		231,608,546	
1914..	125,505,324		9,294,590	82,206,602		217,006,516	
1915..	121,033,310		5,727,313	94,358,935		221,119,558	
1916..	138,201,281		5,250,633	87,649,711		231,101,625	
1917..	172,703,621		5,109,183	104,307,626		282,120,430	
1918..	179,429,315		5,969,013	127,853,228		313,251,556	
1919..	319,389,305	761,400	11,264,394	182,371,180	10,757,350	513,024,879	11,518,750
1920..	367,497,186	30,055,998	15,967,383	191,608,671	36,648,857	575,073,240	66,704,855
Totals..	2,955,544,839	30,817,398	193,095,956	1,744,577,474	47,406,207	4,893,218,269	78,223,605

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1920.

1875..	21,957,296		19,455,607	43,596,361		85,009,264	
1876..	24,649,284		18,873,173	40,728,461		84,250,918	
1877..	26,870,224		19,349,204	39,468,475		85,687,903	
1878..	28,656,556		20,078,533	36,016,848		84,751,957	
1879..	33,246,543		19,410,829	33,616,330		86,273,702	
1880..	37,838,518		19,789,863	33,643,745		91,272,126	
1881..	46,041,591		20,983,092	36,266,249		103,290,932	
1882..	53,855,051		22,329,368	38,857,629		115,042,048	
1883..	59,213,609		23,511,712	41,471,554		124,196,875	
1884..	66,519,958		24,317,172	44,616,596		135,453,726	
1885..	74,591,139		25,930,272	49,440,735		149,962,146	
1886..	88,181,859		27,225,607	55,908,230		171,315,696	
1887..	101,796,754		28,163,329	61,734,187		191,694,270	
1888..	114,034,279		30,003,210	67,724,094		211,761,583	
1889..	125,125,692		30,488,618	76,349,392		231,963,702	
1890..	135,218,990		31,613,730	81,591,847		248,424,567	
1891..	143,368,817		32,407,937	85,698,475		261,475,229	
1892..	154,709,077		33,692,706	90,708,482		279,110,265	
1893..	167,475,872		33,543,884	94,602,966		295,622,722	
1894..	177,511,846		33,911,885	96,737,705		308,161,436	
1895..	188,326,057		34,341,172	96,590,352		319,257,581	

\*Including 20 months' business of the Canada Life.



## SESSIONAL PAPER No. 9

NET AMOUNTS OF INSURANCE IN FORCE IN CANADA, 1875-1920.—*Concluded.*

Year	Canadian Companies		British Companies	Foreign Companies		Total	
	Ordinary and Industrial	Group		Ordinary and Industrial	Group	Ordinary and Industrial	Group
	\$	\$	\$	\$	\$	\$	\$
1896.....	195,303,042		34,837,448	97,660,009		327,800,499	
1897.....	208,655,459		35,293,134	100,063,684		344,012,277	
1898.....	226,209,636		36,606,195	105,708,154		368,523,985	
1899.....	252,201,516		38,025,948	113,943,209		404,170,673	
1900.....	267,151,036		39,435,334	124,433,416		431,069,846	
1901.....	284,684,621		40,216,186	138,868,227		463,769,034	
1902.....	308,202,596		41,556,245	159,053,464		508,812,305	
1903.....	335,638,940		42,127,260	170,676,800		548,443,000	
1904.....	364,640,166		42,608,738	180,631,886		587,880,790	
1905.....	397,946,902		43,809,211	188,578,127		630,334,240	
1906.....	420,864,847		45,644,951	189,740,102		656,260,900	
1907.....	450,573,724		46,462,314	118,487,447		685,523,485	
1908.....	480,266,931		46,161,957	193,087,126		719,516,014	
1909.....	515,415,437		46,985,192	217,956,351		780,356,980	
1910.....	565,667,110		47,816,775	242,629,174		856,113,059	
1911.....	626,770,154		50,919,675	272,530,942		950,220,771	
1912.....	706,656,117		54,537,725	309,114,827		1,070,308,669	
1913.....	750,637,092		58,176,795	359,775,330		1,168,590,027	
1914.....	794,520,423		60,770,658	386,869,397		1,242,160,478	
1915.....	829,972,809		58,087,018	423,556,850		1,311,616,677	
1916.....	895,528,435		59,151,931	467,499,266		1,422,179,632	
1917.....	996,699,282		58,617,506	529,725,775		1,585,042,563	
1918.....	1,105,503,447		60,296,113	619,261,713		1,785,061,273	
1919.....	1,361,870,162	761,400	66,908,064	747,547,841	10,749,850	2,176,326,067	11,511,250
1920.....	1,635,363,377	28,985,228	76,894,816	867,853,540	47,940,258	2,550,111,733	76,925,486

## PREMIUM INCOME IN CANADA, 1875-1920.

1875.....	707,256		623,296	1,551,835		2,882,387	
1876.....	768,543		597,155	1,437,612		2,803,310	
1877.....	770,319		577,364	1,299,724		2,647,407	
1878.....	827,098		586,044	1,197,535		2,610,677	
1879.....	919,345		565,875	1,121,537		2,606,757	
1880.....	1,039,341		579,729	1,102,058		2,721,128	
1881.....	1,291,026		613,595	1,190,068		3,094,689	
1882.....	1,562,085		674,362	1,308,158		3,544,605	
1883.....	1,652,543		707,468	1,414,738		3,774,749	
1884.....	1,869,100		744,227	1,518,991		4,132,318	
1885.....	2,092,986		803,980	1,723,012		4,619,978	
1886.....	2,379,238		827,848	1,988,634		5,195,720	
1887.....	2,825,119		890,332	2,285,954		6,001,405	
1888.....	3,166,883		928,667	2,466,298		6,561,848	
1889.....	*4,459,595		979,847	2,785,403		*8,224,845	
1890.....	3,921,137		1,022,362	3,060,652		8,004,151	
1891.....	4,258,926		1,030,479	3,128,297		8,417,702	
1892.....	4,729,940		1,088,816	3,251,598		9,070,354	
1893.....	5,156,008		1,073,541	3,403,230		9,632,779	
1894.....	5,435,031		1,079,330	3,394,914		9,909,275	
1895.....	5,702,783		1,137,366	3,452,205		10,292,354	
1896.....	6,075,454		1,137,607	3,389,605		10,602,666	
1897.....	6,598,012		1,174,732	3,443,074		11,215,818	
1898.....	7,107,073		1,210,601	3,676,490		11,994,164	
1899.....	7,805,174		1,276,229	3,957,304		13,038,707	
1900.....	9,373,405		1,372,355	4,261,181		15,006,941	
1901.....	9,133,890		1,346,666	4,709,298		15,189,854	
1902.....	10,048,204		1,415,273	5,614,083		17,077,560	
1903.....	10,882,650		1,435,318	5,922,297		18,240,265	
1904.....	11,959,100		1,473,514	6,536,710		19,969,324	
1905.....	13,947,827		1,500,232	6,632,658		22,080,717	
1906.....	14,093,056		1,583,861	6,687,539		22,364,456	
1907.....	14,963,714		1,567,951	6,612,207		23,143,872	
1908.....	16,081,504		1,546,941	7,069,494		24,697,939	
1909.....	17,438,780		1,590,656	7,476,859		26,506,295	
1910.....	19,952,162		1,580,255	8,239,486		29,771,903	
1911.....	20,736,480		1,680,731	9,202,415		31,619,626	
1912.....	23,540,081		1,768,046	10,401,389		35,709,516	
1913.....	24,784,163		1,905,486	11,951,557		38,641,206	
1914.....	26,047,253		1,906,998	13,139,844		41,094,095	
1915.....	28,546,303		2,071,592	14,488,783		45,106,678	
1916.....	30,296,416		1,903,590	15,893,099		48,093,105	
1917.....	34,599,199		1,957,143	18,287,267		54,843,609	
1918.....	38,728,815		1,935,219	20,977,013		61,641,047	
1919.....	47,117,535	8,839	2,201,462	25,369,043	11,630	74,688,040	20,469
1920.....	57,077,642	134,729	2,765,829	29,716,662	518,072	89,560,133	652,801
Totals.....	562,468,194	143,568	58,439,970	297,737,810	529,702	918,645,974	673,270

\*Including 20 months' business of the Canada Life.



11 GEORGE V, A. 1921

INCOME AND DISBURSEMENTS IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS OF ALL COMPANIES DOING BUSINESS IN CANADA, OTHER THAN ASSESSMENT COMPANIES AND FRATERNAL SOCIETIES (INCLUDING THE BUSINESS DONE OUT OF CANADA BY CANADIAN COMPANIES) IN EACH YEAR BEGINNING WITH THE YEAR 1879.

Year. (1)	Assurance Premiums and Annuity Considera- tion (2)	Disburse- ments in respect of Assurance and Annuity Contracts (3)	Ratio per cent column (3) to column (2) (4)
	\$	\$	
1879	2,605,756	1,301,480	49.93
1880	2,691,128	1,389,986	51.66
1881	3,094,689	1,879,240	60.72
1882	3,544,603	1,946,444	54.91
1883	3,861,179	2,201,152	57.01
1884	4,195,726	2,073,395	49.42
1885	4,684,409	2,544,101	54.31
1886	5,298,596	2,851,981	52.83
1887	6,105,474	3,235,205	52.99
1888	6,655,762	3,440,729	51.70
1889	8,336,167	3,942,590	47.29
1890	8,131,852	4,445,668	54.67
1891	8,667,609	4,911,485	56.66
1892	9,347,131	5,452,151	58.33
1893	9,952,833	5,133,284	51.58
1894	10,345,919	5,516,929	53.32
1895	10,887,501	5,862,447	53.85
1896	11,469,040	6,506,096	56.73
1897	12,197,626	7,076,962	58.02
1898	13,190,742	6,782,006	51.41
1899	14,490,102	7,680,959	53.01
1900	16,633,142	9,232,061	55.50
1901	17,130,456	8,993,125	52.50
1902	19,501,945	9,397,971	48.19
1903	21,240,823	10,288,364	48.44
1904	23,650,887	11,804,359	49.91
1905	26,535,365	13,796,504	51.99
1906	27,264,938	13,040,857	47.83
1907	28,403,423	14,753,533	51.94
1908	30,567,553	16,122,797	52.74
1909	33,304,241	16,382,136	49.19
1910	37,868,196	20,270,595	52.53
1911	40,608,305	19,194,828	47.27
1912	46,581,648	22,953,476	49.28
1913	51,413,732	25,287,204	49.18
1914	53,835,737	28,207,981	52.40
1915	56,744,482	36,426,490	64.19
1916	61,755,516	35,685,561	57.70
1917	68,681,552	39,983,913	58.22
1918	77,748,862	46,814,084	60.21
1919	94,576,657	53,013,509	56.05
1920	113,822,471	53,440,346	46.95
Totals.....	1,107,624,775	591,263,984	53.38



Year	Income			†Total	Disbursements					Dividends to Shareholders	Total
	Assurance Premiums and Annuity Consideration	Consideration for Supplementary Contracts and Amounts left on Deposit	Gross Profit on Sale or Maturity of Ledger Assets		Interest and other Receipts	In respect of Assurance and Annuity Contracts	Supplementary Contracts, Premium Reductions and Deposits withdrawn	Gross Loss on Sale or Maturity of Ledger Assets	General Expenses		
1879.....	\$ 919,344	\$	\$	\$ 280,375	\$ 1,199,719	\$ 331,118	\$	\$	\$ 247,885	\$ 33,351	\$ 612,354
1880.....	1,039,342			325,581	1,364,923	412,230			272,689	32,311	717,230
1881.....	1,291,027			389,819	1,680,846	683,595			350,973	76,122	1,110,690
1882.....	1,562,085			387,218	1,949,303	719,656			396,398	66,459	1,182,513
1883.....	1,738,973			477,346	2,216,319	777,355			459,329	40,856	1,277,540
1884.....	1,932,506			499,074	2,431,580	671,448			508,573	48,821	1,228,842
1885.....	2,157,338			585,066	2,742,404	934,750			527,371	36,769	1,498,890
1886.....	2,482,113			672,517	3,154,630	1,316,173			659,938	109,450	2,085,563
1887.....	2,922,526			768,480	3,691,006	1,405,686			736,846	70,202	2,212,734
1888.....	3,260,800			777,266	4,038,066	1,416,516			874,657	52,651	2,343,824
1889*.....	4,570,918			1,234,146	5,805,064	2,001,150			1,091,027	65,411	3,157,588
1890.....	4,236,746			985,915	5,222,661	2,081,236			1,006,698	121,005	3,208,939
1891.....	4,508,834			1,097,710	5,606,544	2,036,711			1,093,215	55,465	3,185,391
1892.....	5,006,717			1,174,010	6,180,727	2,438,010			1,210,501	57,010	3,705,551
1893.....	5,476,059			1,281,031	6,757,090	2,265,703			1,432,144	57,994	3,755,841
1894.....	5,871,677			1,423,932	7,295,609	2,567,454			1,560,229	59,908	4,187,591
1895.....	6,297,930			1,508,649	7,806,579	3,070,440			1,723,309	132,112	4,925,861
1896.....	6,941,828			1,577,222	8,519,050	3,244,495			1,778,627	76,031	5,099,153
1897.....	7,579,816			1,992,213	9,572,029	3,641,627			2,391,527	83,774	5,844,838
1898.....	8,303,650			2,066,907	10,370,557	3,512,393			2,616,951	87,885	6,021,805
1899.....	9,256,570			2,202,132	11,458,702	3,801,089			3,117,578	88,510	6,506,550
1900.....	10,999,604			2,520,623	13,520,227	5,195,146			3,262,458	128,442	8,395,066
1901.....	11,074,492			2,792,261	13,866,753	4,890,754			3,757,986	190,264	9,034,557
1902.....	12,472,590			3,282,477	15,755,067	5,086,307			4,443,827	202,787	10,163,392
1903.....	13,883,211			3,684,797	17,568,008	5,516,778			5,019,467	217,719	11,291,964
1904.....	15,640,665			4,067,068	19,707,733	6,051,778			5,711,905	218,835	14,156,314
1905.....	18,402,474			5,298,800	23,701,274	8,225,574			5,744,309	234,400	13,373,591
1906.....	18,993,538			5,849,028	24,842,566	7,394,882			6,022,905	272,886	14,847,024
1907.....	20,223,264			5,869,641	26,092,905	8,551,233			6,369,112	285,075	16,402,064
1908.....	21,951,117			6,835,364	28,786,481	9,747,877			6,743,299	315,238	17,330,088
1909.....	24,236,724			7,560,785	31,797,509	10,271,551			7,626,591	395,107	21,838,001
1910.....	28,018,457			8,940,320	36,958,777	13,816,303			8,789,678	407,616	21,408,117
1911.....	29,725,159			9,789,237	39,514,396	12,210,823			9,969,772	436,257	25,671,443
1912.....	34,412,213			11,312,409	45,724,622	15,265,414			10,539,236	583,684	27,724,356
1913.....	37,538,853			12,457,050	49,995,903	16,601,436			10,998,450	453,682	30,857,408
1914.....	38,797,372			13,969,258	52,766,630	19,405,276			11,322,408	690,436	37,922,226
1915.....	40,191,912			14,645,927	54,837,839	25,909,382			12,253,485	510,816	36,911,418
1916.....	43,958,826			16,292,181	60,251,007	24,147,117			14,017,950	549,005	42,137,509
1917.....	48,446,284			17,786,408	66,232,692	27,570,554			16,170,006	553,192	49,860,632
1918.....	54,811,108			20,465,983	75,277,091	33,137,434			21,186,198	558,021	60,947,459
1919.....	66,953,406			20,226,490	88,631,182	38,477,058			47,188		
1920.....	80,800,717			22,530,973	104,644,841	36,988,360			96,303		
Totals.....	758,918,785	1,359,017	1,355,420	237,933,719	999,566,941	373,822,904	1,443,019	143,491	222,018,791	9,694,978	607,123,183

\*Including twenty month's business of the Canada Life..

†Excluding receipts on account of Capital Stock but including premium thereon.



Company.	Ledger Assets.				
	Real Estate.	Loans on Real Estate.	Loans on Collaterals	Policy Loans.	Bonds and Debentures
	\$	\$	\$	\$	\$
1Canada.....	3,556,696	23,968,950	1,127,000	9,846,482	30,631,725
2Capital.....	3,238	70,600		60,398	551,238
3Commercial.....		12,891		1,151	74,242
4Confederation.....	2,225,048	5,412,081		3,316,449	13,200,019
5Continental.....	466,388	510,424	2,269	345,280	1,430,823
6Crown.....	446,213	341,731	6,000	451,834	1,829,303
7Dominion.....	693,352	2,740,648	5,500	347,212	1,951,862
8T. Eaton.....			30,000		83,951
9Excelsior.....	980,302	2,690,205		526,233	1,554,252
10Great West.....	613,003	17,751,776		4,416,883	11,186,985
11Imperial.....	449,608	5,133,640	1,400	2,364,333	9,951,819
12London.....	31,406	3,607,841		843,804	7,806,585
13Manufacturers.....	28,693	12,087,060	16,336	4,125,966	14,016,748
14Monarch.....	28,048	436,510	3,525	199,588	847,729
15Mutual of Canada.....	1,059,988	14,934,369		5,360,981	19,394,571
16National of Canada.....	250,000			476,430	3,934,496
17North American.....	138,522	4,565,486		2,345,107	10,183,551
18Northern.....	146,002	1,212,052	50,650	367,179	1,550,704
19Saskatchewan.....		80,108		25,454	252,948
20Savegarde.....	479,134	174,166		134,893	1,083,436
21Security.....	33,972	13,159		17,405	182,831
22Sovereign.....	56,542	456,871		207,196	973,798
23Sun.....	5,568,249	7,634,428	390,209	13,436,209	68,678,068
24Travellers of Canada.....		50,200		64,170	749,700
25Western.....	6,255	10,495		22,993	243,514
Totals.....	17,170,659	103,895,691	1,632,889	49,303,632	202,344,898

\* The market value exceeds the book value but credit was taken for the book value only.  
† The market value is less than the book value but the difference is more than covered by special reserve funds. (See Liabilities).  
‡ The market value is less than the book value but the difference is covered by an investment reserve fund. (See Liabilities.)



SESSIONAL PAPER No. 9

COMPANIES, DECEMBER 31, 1920.

					Non-Ledger Assets.			Total Assets.	
Stocks.	Cash.	Other Ledger Assets.	Total Ledger Assets (Book value).	Total Ledger Assets taken at Market value except as undernoted.	Interest and Rents due and Accrued.	Outstanding and Deferred Premiums and Annuity consideration.	Other Non-Ledger Assets.		
\$	\$	\$	\$	\$	\$	\$	\$	\$	
3,123,956	158,881		72,413,690	* 72,413,690	2,260,040	1,435,207		76,108,937	1
	9,675		695,149	688,887	15,997	47,606	4,784	757,274	2
	7,243		95,527	90,741	4,303	7,014	2,012	104,070	3
1,184,322	512,789	6,779	25,857,487	* 25,857,487	596,674	791,204	15,252	27,260,617	4
	49,689	2,365	2,807,238	2,896,916	41,612	80,401	3,787	3,022,716	5
	65,614	8,972	3,149,667	3,181,486	61,353	144,122	3,000	3,389,961	6
	107,641		5,756,215	5,743,153	185,751	239,032		6,167,936	7
	7,952		121,903	118,968	777	123		119,868	8
	9,072	15,199	5,775,263	* 5,775,263	203,773	215,922		6,194,958	9
891,284	42,496	196	34,902,623	* 34,902,623	1,161,186	1,318,838		37,382,647	10
26,447	305,768	2,400	18,235,415	* 18,235,415	459,828	615,160		19,310,403	11
103,581	50,820	14,197	12,458,234	* 12,458,234	232,188	414,661		13,105,083	12
845,235	296,503	16,792	31,433,333	31,269,009	1,057,729	892,724	1,448	33,220,910	13
	38,253		1,553,653	1,551,519	60,833	194,306	7,500	1,814,158	14
	48,632		40,798,541	40,442,287	1,117,733	931,003		42,491,023	15
215,638	53,410		4,929,974	† 4,929,974	61,110	178,099	10,000	5,179,183	16
1,873,898	441,268	2,216	19,550,048	19,242,367	296,809	502,707		20,041,883	17
30,829	92,963	515	3,450,894	3,422,734	93,185	127,308	12,190	3,655,417	18
	6,928		365,438	† 365,438	9,037	27,334	1,500	403,309	19
	13,313		1,884,942	1,876,798	25,410	42,090	5,230	1,949,528	20
	14,383		261,750	253,209	5,191	23,209	3,298	284,907	21
13,400	27,900		1,735,709	† 1,735,709	50,977	86,869	3,238	1,876,793	22
17,132,126	503,367		113,342,656	110,920,218	1,247,041	2,672,185		114,839,444	23
	39,663		903,733	892,281	11,169	91,642	6,628	1,001,720	24
	20,753		304,010	305,056	6,807	42,011	1,500	355,374	25
25,440,716	2,924,976	69,631	402,783,092	399,569,462	9,266,513	11,120,777	81,367	420,038,119	



11 GEORGE V, A. 1921

LIABILITIES OF CANADIAN LIFE

Companies	Net Liability under Contracts in force for Payments not due (Reserve)	Net Liability for Payments due under contracts (unsettled claims)	Provision for unreported Claims	*Miscellaneous Liability under Assurance Contracts	Provision for Deferred Dividend Policies issued since Jan. 1, 1911
	\$	\$	\$	\$	\$
1Canada.....	63,997,316	515,179	75,000	390,891	440,130
2Capital.....	580,166	6,175		531	
3Commercial.....	29,763			937	
4Confederation.....	24,645,296	210,084	50,000	62,576	303,155
5Continental.....	2,666,208	23,500	5,000	10,903	
6Crown.....	3,159,136	20,159	5,852	18,009	14,889
7Dominion.....	5,240,657	40,145		12,468	25,085
8T. Eaton.....	565	2,000	4,000		
9Excelsior.....	5,197,877	69,841	5,000	13,556	70,760
10Great-West.....	29,431,696	219,950	25,000	1,043,419	379,070
11Imperial.....	16,143,381	106,674	20,000	174,369	200,508
12London.....	12,241,094	47,619	10,000	42,220	57,533
13Manufacturers.....	28,193,175	338,316	75,000	88,063	404,770
14Monarch.....	1,691,226	15,702		3,453	
15Mutual of Canada.....	35,160,546	224,052	50,000	1,130,480	475,484
16National of Canada.....	4,298,458	55,461		41,423	958
17North American.....	16,793,929	91,176	30,000	97,874	222,316
18Northern.....	3,051,605	23,743	3,000	6,909	28,145
19Saskatchewan.....	261,065	3,885		1,136	
20Sauvegarde.....	1,422,997	15,750		10,654	
21Security.....	222,329	1,000		180	
22Sovereign.....	1,428,334	17,750		10,147	
23Sun.....	102,585,743	1,435,346	325,000	438,972	112,673
24Travellers of Canada.....	813,806	9,100		1,692	
25Western.....	291,969	12,871		649	
Totals.....	359,548,337	3,505,478	682,852	3,601,511	2,735,476

\*Consisting of surrender values claimable under cancelled contracts, amounts left with the company at interest (arising out of assurance contracts) advance payments of premiums and interest by policyholders, policy dividends due and unpaid, and premium reductions on outstanding premiums.  
(a) Being \$220,027 allotted to deferred dividend policies issued prior to Jan. 1, 1911 and \$53,156 full accrued profits on quinquennial distribution policies.



SESSIONAL PAPER No. 9  
COMPANIES, DECEMBER 31, 1920.

Profits	Investment, Contingency and Special Reserve Funds	Shareholders' Surplus and Unpaid Dividends	Borrowed money and Bank Over- drafts	All Other Liabilities	Total Liabilities	Excess of Assets over Liabilities (excluding Capital from Liabilities)	Capital Stock Paid-up
All Other Policies							
\$	\$	\$	\$	\$	\$	\$	\$
1,516,560	680,876	468,176	2,000,000	166,956	70,251,084	5,857,853	1,000,000
			25,000	3,769	615,641	141,633	129,285
	2,000			522	33,222	70,848	71,210
	389,502	29,471		113,714	25,803,798	1,456,819	100,000
		15,216		21,669	2,742,496	280,220	200,000
				17,999	3,236,044	153,917	102,071
	100,000	85,559	48,849	27,561	5,580,324	587,612	160,000
				1,300	7,865	112,003	100,000
	20,394	19,885		23,504	5,420,817	774,141	115,000
	250,000	103,045	1,084,602	177,820	32,714,602	4,668,045	998,088
	97,304	145,161		57,657	16,945,054	2,365,349	450,000
(a) 273,183	85,000	11,832		109,927	12,878,408	226,675	75,000
477,035	300,000	350,337		157,873	30,384,569	2,836,341	300,000
				18,677	1,729,058	85,100	100,743
				431,780	37,472,342	5,018,681	
	81,600	30,839	305,000	11,802	4,825,541	353,642	250,000
451,684	39,625	3,000		94,135	17,823,739	2,218,144	60,000
20,370	9,819			19,164	3,162,755	492,662	490,378
	10,000			2,914	279,000	124,309	100,000
	4,000	10,531	205,000	8,734	1,677,666	271,862	178,500
				1,502	225,011	59,896	229,702
	70,000	14,627		16,124	1,556,982	319,811	209,995
414,148		65,768		597,127	105,974,777	8,864,667	500,000
1,629		2,160	50,000	5,268	883,655	118,065	117,840
	2,500			3,022	311,011	44,363	128,232
3,154,609	2,142,620	1,355,607	3,718,451	2,090,520	382,535,461	37,502,658	6,166,044



BASIS OF VALUATION, EXCESS RESERVE, STATUTORY

Companies		Bases of Valuation used by Companies in Calculating the Reserve (The Statutory Basis is as follows:— (a) Assurances $O^m$ (5) $3\frac{1}{2}\%$ ; (b) Annuities O [a <sup>m</sup> ] & O [a <sup>f</sup> ] $3\frac{1}{2}\%$ )
1	Canada .....	Par Assces since 1899, $H^m$ 3%; all other Assurances and bonuses, $H^m$ $3\frac{1}{2}\%$ ; Annuities O [a] $3\frac{1}{2}\%$
2	Capital.....	$O^m$ (5) $3\frac{1}{2}\%$
3	Commercial.....	$O^m$ (5) $3\frac{1}{2}\%$
4	Confederation .....	Issued at Ord. rates— $O^m$ (5); Par; Interest prior to Jan. 1, 1896, 4%; 1896 to 1899 incl., $3\frac{1}{2}\%$ ; since, 3%; Non-Par; $3\frac{1}{2}\%$ for all years of issue. Tropical and Sub-Tropical business, Am. Trop., Par 3%; Non-Par, $3\frac{1}{2}\%$ , Annuities B.O. Select, $3\frac{1}{2}\%$ .
5	Continental.....	$O^m$ (5) $3\frac{1}{2}\%$
6	Crown.....	$O^m$ (5) $3\frac{1}{2}\%$ ; Annuities O [a] $3\frac{1}{2}\%$
7	Dominion.....	Prior to 1910, $H^m$ $3\frac{1}{2}\%$ ; after 1909, $O^m$ (5) 3%; annuities, $H^m$ $3\frac{1}{2}\%$
8	T. Eaton.....	$O^m$ (5) $3\frac{1}{2}\%$
9	Excelsior.....	$H^m$ $3\frac{1}{2}\%$
10	Great-West.....	3% Business Am. 3% and $O^m$ (5) 3%; all other $O^m$ (5) $3\frac{1}{2}\%$ , Annuities B. O. Select $3\frac{1}{2}\%$ .
11	Imperial.....	$H^m$ 3%; Tropical and Sub-Tropical business Am. Trop. 3%; Annuities B. O. Select 3%.
12	London.....	Ordinary: issued prior to Jan. 1, 1907, $H^m$ $3\frac{1}{2}\%$ ; since $O^m$ (5) 3%; Industrial issued prior to Jan. 1, 1900, Combined Exp. $3\frac{1}{2}\%$ ; issued 1900–1915, Farr's No. 3 $3\frac{1}{2}\%$ ; since Farr's No. 3, 3%. Annuities B.O. Select 3%.
13	Manufacturers.....	$H^m$ $3\frac{1}{2}\%$ ; Tropical; Am. Trop. $3\frac{1}{2}\%$ ; Sub-Tropical, mean of $H^m$ and Am Trop., $3\frac{1}{2}\%$ Annuities B. O. Select $3\frac{1}{2}\%$ .
14	Monarch.....	$O^m$ (5) $3\frac{1}{2}\%$
15	Mutual of Canada.....	Assurance $O^m$ (5) $3\frac{1}{2}\%$ prior to 1903; 3% thereafter. Annuities O [a <sup>m</sup> ] and O [a <sup>f</sup> ] $3\frac{1}{2}\%$ prior to 1903; 3% thereafter.
16	National of Canada.....	Par, $O^m$ (5) $3\frac{1}{2}\%$ Non-Par, $H^m$ $3\frac{1}{2}\%$ . Annuities, B.O. Select $3\frac{1}{2}\%$
17	North American.....	$H^m$ $3\frac{1}{2}\%$ . Tropical business, Am. Trop., 3%; Sub-Tropical, Table based on mean of "qx" of Am. Trop. and $H^m$ 3%; Annuities B. O. Select $3\frac{1}{2}\%$ .
18	Northern.....	$O^m$ (5) $3\frac{1}{2}\%$ ; Annuities, B.O. Select $3\frac{1}{2}\%$
19	Saskatchewan.....	$O^m$ (5) $3\frac{1}{2}\%$
20	Sauvegarde.....	Annual Dividend $O^m$ (5) 3%; all other $O^m$ (5) $3\frac{1}{2}\%$
21	Security .....	$O^m$ (5) $3\frac{1}{2}\%$
22	Sovereign.....	Participating $O^m$ (5) 3%; Non-Participating $O^m$ (5) $3\frac{1}{2}\%$
23	Sun.....	Prior to Jan. 1, 1903, $O^m$ (5) $3\frac{1}{2}\%$ ; since Dec. 31, 1902, $O^m$ (5) 3%; Annuities B.O. Select $3\frac{1}{2}\%$ . Federal Life Business $O^m$ $3\frac{1}{2}\%$ throughout. Tropical Life and Limited Life R. D. plan, practically American Tropical 3%; all other Tropical $O^m$ (5) 3%.
24	Travellers of Canada .....	Life participating, issued prior to Jan. 1, 1913, $O^m$ (5) 3%; all other, $O^m$ (5) $3\frac{1}{2}\%$ ....
25	Western.....	$O^m$ (5) $3\frac{1}{2}\%$

\*Estimated.



SESSIONAL PAPER No. 9

DEDUCTION—CANADIAN COMPANIES, DECEMBER 31, 1920

Excess of Reserve on Company's Bases of Valuation over Reserve on Statutory Bases of Valuation	Deduction from the Reserve on the Company's Bases of Valuation		
	Permitted under sec. 43 (3) Ins. Act, 1917	Actually made	
\$	\$	\$	
*1,278,549	1,106,655		1
	32,800	32,800	2
	7,444	7,444	3
*118,149	616,406		4
	78,353	78,353	5
	118,517	118,517	6
*84,396	250,485		7
	225		8
*24,462	198,744		9
222,500	1,151,138		10
*246,227	572,389	90,000	11
457,839	420,527		12
*366,356	951,898		13
	152,929	152,929	14
*656,724	864,109		15
	124,386	124,386	16
*84,429	428,215		17
	111,612	111,612	18
	21,444	21,444	19
	31,771	31,771	20
	29,891	29,891	21
	81,769	81,769	22
*1,042,899	2,003,509		23
*1,000	60,092	60,092	24
	23,812	23,812	25



11 GEORGE V, A. 1921

ASSETS IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED  
(AS AT DECEMBER 31, 1920, EXCEPT FOR

Company.		*Real Estate	Loans on Real Estate	Loans on Collaterals.	Policy Loans
		\$	\$	\$	\$
British Companies					
1	Commercial Union.....		2,495,436		10,442
2	Edinburgh.....				272
3	Gresham.....	130,000	679,200	6,000	31,712
4	Life Association of Scotland.....				25,580
5	†Liverpool and London and Globe.....				
6	London and Scottish.....	186,998	1,712,039	6,165	631,504
7	Mutual Life and Citizens' (Australia).....				3,094
8	North British and Mercantile.....		2,497,879		44,251
9	Norwich Union.....				
10	Phoenix of London.....	227,212	896,065		258,534
11	Royal.....				329,328
12	Scottish Amicable.....				5,056
13	Scottish Provident.....				1,800
14	Standard.....	373,288	4,446,785		1,254,155
15	Star.....				6,864
Totals.....		917,498	12,727,404	12,165	2,602,592
Foreign Companies					
1	Etna.....				904,135
2	Connecticut Mutual.....				
3	Equitable.....				966,124
4	Guardian.....				7,889
5	Metropolitan.....	218,132	4,174,500		2,491,816.
6	Mutual of New York.....				2,079,565
7	National of United States.....				
8	New York.....		4,234,208		3,513,525
9	Northwestern Mutual.....				7,252
10	Phoenix Mutual.....				
11	Provident Savings.....				72,088
12	Prudential.....				523,578
13	State.....		53,300		72,895
14	Travelers of Hartford.....		681,865		942,747
15	Union Mutual.....				389,327
16	United States.....			15,000	53,051
Totals.....		218,132	9,143,873	15,000	12,023,992

\*Market values.  
†This company also transacts fire insurance and has not made a separation of its assets as between fire and life branches.  
Its total assets in Canada are shown on page 58.



## SESSIONAL PAPER No. 9

TO TRANSACT THE BUSINESS OF LIFE INSURANCE IN CANADA.

COMPANIES NOTED ON PAGE 136.)

*Bonds and Debentures	*Stocks	Cash	Interest and Rents due and Accrued	Outstanding and Deferred Premiums and Annuity Consideration	Other Assets	Total Assets	
\$	\$	\$	\$	\$	\$	\$	
250,218		106,561	70,137	2,502		2,935,296	1
58,887		92,402	12			151,573	2
552,767		37,864	13,769	43,194	4,033	1,498,539	3
138,357		34,174	1,250	1,167		200,528	4
							5
4,505,201		26,401	129,961	89,655	41,489	7,329,413	6
340,866		21,513	6,576	19,481		391,530	7
1,600,294		102,440	56,519	7,046	10,795	4,319,224	8
153,072		3,248				156,320	9
1,729,754		128,221	58,674	40,654	413	3,339,527	10
1,881,691		142,389	23,754	91,779		2,468,941	11
65,000			1,125			71,181	12
70,000			44			71,844	13
8,165,449		79,460	37,175	91,229	639	14,448,180	14
145,713		2,561	3,643	736		159,517	15
19,657,269		777,234	402,639	387,443	57,369	37,541,613	
5,776,221		47,971	77,509	138,043	617	6,944,496	1
104,169						104,169	2
7,335,889		151,791	110,629	126,927		8,691,360	3
96,907			129	132		105,057	4
40,962,354		1,267,270	610,829	1,517,579	430	51,242,910	5
10,028,548		59,585	209,676	107,423	45	12,484,842	6
55,000			633	32		55,665	7
13,021,052		476,496	244,280	277,953		21,767,514	8
58,964			242	49		66,507	9
116,758				311		117,069	10
348,879		61,400	7,123	2,623		492,113	11
13,810,438		1,618,791	156,158	436,440		16,545,405	12
284,513		23,068	4,400	1,399	10,000	449,575	13
5,289,505		106,942	69,604	178,046	5,201	7,273,910	14
1,875,752		93,402	23,899	18,400		2,400,780	15
257,500		12,674	3,161	3,530		344,916	16
99,422,449		3,919,390	1,518,272	2,808,887	16,293	129,086,288	



11 GEORGE V, A. 1921

LIABILITIES IN CANADA OF BRITISH AND FOREIGN COMPANIES LICENSED TO  
(AS AT DECEMBER 31, 1920, EXCEPT

Company.	Net Liability under Contracts in force for Payments not due (Reserve).	Net Liability for Payments due under Contracts (unsettled claims).	Provision for unreported Claims.	*Miscellaneous Liability under Assurance Contracts.
	\$	\$	\$	\$
<i>British Companies.</i>				
1 Commercial Union	† 223,000			
2 Edinburgh ...	18,849			
3 Gresham.	537,327			542
4 Life Association of Scotland..	235,125	14,107		
5 Liverpool and London and Globe....	72,332	4,480		2,251
6 London and Scottish...	4,798,459	63,964		4,981
7 Mutual Life and Citizens' (Australia)...	278,082	200		1,642
8 North British and Mercantile....	441,527	5,251		
9 Norwich Union .	† 128,000	724		
10 Phoenix of London...	2,634,631	5,458		7,222
11 Royal...	2,426,111	4,504		282
12 Scottish Amicable ...	34,135			
13 Scottish Provident	20,198			
14 Standard....	8,557,533	125,331		20,954
15 Star ..	83,848	9,234		
Totals.....	20,489,157	233,253		37,874
<i>Foreign Companies.</i>				
1 Etna.	6,766,768	62,712	4,263	116,141
2 Connecticut Mutual...	402,000	10,156		
3 Equitable.....	8,225,800	69,425	10,000	85,050
4 Guardian.....	53,751			245
5 Metropolitan.....	44,713,082	90,148	87,906	335,600
6 Mutual of New York.....	11,125,619	92,297		109,310
7 National of United States.....	17,026			
8 New York.....	19,630,335	149,535		312,724
9 Northwestern Mutual.....	44,029	6,000		
10 Phoenix Mutual..	140,000			
11 Provident Savings...	378,922	12,500		1,736
12 Prudential.....	14,109,448	43,724	40,000	114,841
13 State...	336,831	1,000		3,493
14 Travelers of Hartford.....	6,311,725	68,799	8,031	19,967
15 Union Mutual....	2,053,234	32,345	2,500	15,531
16 United States.....	253,124	11,000		4,234
Totals.....	114,561,694	649,641	152,700	1,118,872

\*Consisting of surrender values claimable under cancelled contracts, amounts left with the Company at interest (arising out of assurance contracts), advance payments of premiums and interest by policyholders, policy dividends due and unpaid and premium reductions on outstanding premiums.  
†Estimated.



SESSIONAL PAPER No. 9

TRANSACT THE BUSINESS OF LIFE INSURANCE IN CANADA.

FOR COMPANIES NOTED ON PAGE 136 )

Provision for Profits.		Investment, Contingency and Special Reserve Funds.	Borrowed Money and Bank Overdrafts.	All other Liabilities.	Total Liabilities.	eExcess of Assets over Liabilities. — dThe Reverse.	
Deferred Dividend Policies issued since Jan. 1, 1911.	All other Policies.						
\$	\$	\$	\$	\$	\$	\$	
				433	223,433	e	2,711,863
					18,849	e	132,724
				3,105	540,974	e	957,565
					249,232	d	48,704
				25	79,088		
729			60,363	7,906	4,936,402	e	2,393,011
				5,492	285,416	e	106,114
				2,001	448,779	e	3,870,445
					128,724	e	27,596
				6,757	2,654,068	e	685,459
				9,690	2,440,587	e	28,354
				10	34,145	e	37,036
					20,198	e	51,646
		62,000		4,739	8,770,557	e	5,677,623
					93,082	e	66,435
729		62,000	60,363	40,158	20,923,534		16,697,167
	83,796			29,239	7,062,919	d	118,423
					412,156	d	307,987
	256,839			21,367	8,668,481	e	22,879
	1,230			18	55,244	e	49,813
	370,100	11,068		403,356	46,011,260	e	5,231,650
	615,107			29,873	11,972,206	e	512,636
					17,026	e	38,639
	957,234			78,511	21,128,339	e	639,175
					50,029	e	16,478
					140,000	d	22,931
				346	393,504	e	98,609
	104,946	4,692		115,431	14,533,082	e	2,012,323
	237			402	341,963	e	107,612
	25,879	2,700		23,025	6,460,126	e	813,784
				5,593	2,109,203	e	291,577
				572	268,930	e	75,986
	2,415,368	18,460		707,733	119,624,468	e	9,461,820



11 GEORGE V, A. 1921

INCOME (RECEIPTS ON ACCOUNT OF CAPITAL STOCK SEPAR

Company.	Assurance Premiums.		Consideration for Annuities.	Consideration for Supple- mentary Contracts.
	Ordinary and Industrial.	Group.		
	\$	\$	\$	\$
1 Canada.....	11,241,393	24,038	335,135	66,904
2 Capital.....	215,769			3,902
3 Commercial.....	22,586			
4 Confederation.....	4,976,347		112,711	3,210
5 Continental.....	587,867		52	
6 Crown.....	848,576		1,017	
7 Dominion.....	1,480,184		227	
8 T. Eaton.....	476	38,004		
9 Excelsior.....	1,283,029			
10 Great West.....	8,012,400	5,097	3,909	46,064
11 Imperial.....	3,981,736		2,000	22,924
12 London.....	3,507,516	2,488		
13 Manufacturers.....	6,760,413	498	15,008	13,764
14 Monarch.....	735,386			
15 Mutual of Canada.....	7,579,777		33,332	72,683
16 National of Canada.....	942,539			8,923
17 North American.....	3,346,659		2,488	29,400
18 Northern.....	755,182		1,585	
19 Saskatchewan.....	128,904			
20 Sauvegarde.....	289,015			275
21 Security.....	103,097			
22 Sovereign.....	413,394			10,000
23 Sun.....	20,898,710	67,904	1,567,943	43,969
24 Travellers of Canada.....	355,590			
25 Western.....	120,736			
Totals.....	78,587,281	138,029	2,075,407	322,018



SESSIONAL PAPER No. 9

ATELY) OF CANADIAN LICENSED LIFE COMPANIES, 1920.

Amounts left with Company (arising out of Assurance Contracts.)	Interest, Dividends and Rents.	Gross Profit on Sale or Maturity of Ledger Assets.	Premium on Capital	All other Income.	Total Income (Excluding receipts on account of Capital Stock).	Paid on Capital Stock.	
\$	\$	\$	\$	\$	\$	\$	
19,130	3,755,493	90,866		70,468	15,603,427		1
	39,412			1,062	260,145		2
	6,963		20,312	99	49,960	3,485	3
6,446	1,339,156	50,439			6,488,309		4
276	139,245	4,034			731,474		5
240	162,356	18,660	88		1,030,937	350	6
	399,094	17,862		376	1,897,743		7
	1,418			7,515	47,413	100,000	8
75	315,209	2,280		153	1,600,746	5,000	9
138,037	1,873,188	69,200		8,970	10,156,865	1,823	10
32,538	990,066	65,209			5,094,473		11
5,545	686,381	10,488			4,212,418	25,000	12
3,447	1,699,978	19,990		126,131	8,639,229		13
	77,133	3,933			816,452		14
133,214	2,243,187	61,084		894	10,124,171		15
3,379	260,856	10,972			1,226,669		16
267	1,111,943	29,297		22,834	4,542,888		17
1,797	177,987	18,842			955,393		18
	20,076	217	466		149,663		19
	84,168			363	373,821		20
	11,711		41,700		156,508	48,371	21
2,788	104,867	1,400			532,449		22
6,855	6,073,715	109,774		643,349	29,412,219		23
	41,172	436		1,775	398,973		24
	16,722	2,116	800	2,122	142,496	1,632	25
354,034	21,631,496	587,099	63,366	886,111	104,644,841	185,661	



11 GEORGE V, A. 1921

INCOME IN CANADA OF BRITISH AND FOREIGN COMPANIES

Company	Assurance Premiums	
	Ordinary and Industrial	Group
<i>British Companies</i>	\$	\$
1 Commercial Union.....	17,160	
2 Edinburgh.....	258	
3 Gresham.....	215,728	
4 Life Association of Scotland.....	3,174	
5 Liverpool and London and Globe.....	2,482	
6 London and Scottish.....	554,012	
7 Mutual Life and Citizen's (Australia) ..	201,165	
8 North British and Mercantile.....	57,812	
9 Norwich Union.....	2,540	
10 Phoenix of London.....	232,720	
11 Royal.....	735,855	
12 Scottish Amicable.....	658	
13 Scottish Provident.....	173	
14 Standard.....	737,300	
15 Star.....	4,792	
Totals...	2,765,829	
<i>Foreign Companies</i>		
1 Etna.....	1,111,427	221,425
2 Connecticut Mutual.....	21,852	
3 Equitable.....	1,383,061	27,886
4 Guardian.....	10,426	
5 Metropolitan.....	13,742,647	150,312
6 Mutual of New York.....	1,869,998	
7 National of United States ...	127	
8 New York.....	4,169,799	
9 Northwestern Mutual.....	1,236	
10 Phoenix Mutual.....	19,024	
11 Provident Savings.....	30,920	
12 Prudential.....	5,879,773	3,472
13 State.....	40,813	
14 Travelers of Hartford.....	1,104,644	114,977
15 Union Mutual.....	304,048	
16 United States.....	26,867	
Totals.....	29,716,662	518,072
Totals—British and Foreign Companies.....	32,482,491	518,072



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LICENSED TO TRANSACT THE BUSINESS OF LIFE INSURANCE, 1920

Consideration for Annuities	Consideration for Supple- mentary Contracts	Amounts left with Company (arising out of Assurance Contracts)	Interest Dividends and Rents	Gross Profit on Sale or Maturity of Ledger Assets	All other Income	Total Income	
\$	\$	\$	\$	\$	\$	\$	
			183,864		640	201,664	1
			2,663			2,921	2
50			60,532			276,310	3
			2,049			5,223	4
		58			60	2,600	5
	10,989		359,022	202,172	6,919	1,133,114	6
			17,769		280	219,214	7
	1		222,758		42	280,613	8
			292			2,832	9
			161,721		4,355	398,796	10
	74,413		95,488			905,756	11
			4,223			4,881	12
			3,121			3,294	13
81			717,123	33,852	3,990	1,492,346	14
			7,591			12,383	15
131	85,403	58	1,838,216	236,024	16,286	4,941,947	
	28,900	12,505	330,746			1,705,003	1
			4,526			26,378	2
16,456	4,448	7,938	362,731		193	1,802,713	3
		32	6,892			17,350	4
2,000	53,021	14,817	2,263,845	7,944	44,966	16,279,552	5
28	24,953	11,169	572,521		6,331	2,485,000	6
			2,600			2,727	7
2,575	18,744	110,532	1,088,300		179,714	5,569,664	8
			5,058			6,294	9
			5,211			24,235	10
			24,124			55,044	11
	31,761	25	693,030		15,724	6,623,785	12
		260	23,937			65,010	13
	49,555		367,178	2,818		1,639,172	14
	65	793	114,323		3,653	422,882	15
			13,725			40,592	16
21,059	211,447	158,071	5,878,747	10,762	250,581	36,765,401	
21,190	296,850	158,129	7,716,963	246,786	266,867	41,707,348	



NET DISBURSEMENTS IN RESPECT OF LIFE ASSURANCE AND ANNUITY CONTRACTS, 1920—CANADIAN COMPANIES

Company	Death Claims		Matured Endowments	Disability Claims	Surrender Values	Dividends to Policyholders	Life Annuities	Total
	Ordinary and Industrial	Group						
Canada.....	\$ 2,574,178	\$ 6,300	\$ 1,059,141	300	\$ 1,426,313	\$ 2,723,127	\$ 327,631	\$ 8,116,990
Capital.....	19,214				6,776			25,990
Commercial.....	3,000				182			3,182
Confederation.....	1,030,050		467,225		486,666	324,477	113,354	2,421,772
Continental.....	67,416		56,080		94,952	15,890	1,800	236,138
Crown.....	126,455		24,500	673	47,151	14,877	250	213,906
Dominion.....	215,165		113,205		77,782	122,604	442	529,198
T. Eaton.....		9,000						9,000
Excelsior.....	229,658		65,843	200	130,525	55,872	759	482,857
Great-West.....	1,159,448		184,410	849	582,634	664,257	11,425	2,603,023
Imperial.....	614,366		211,673	30	220,183	300,780	2,835	1,349,867
London.....	401,607		144,406		75,985	61,563	4,413	687,974
Manufacturers.....	1,001,047		639,918	456	554,159	408,598	10,521	2,614,729
Monarch.....	66,196				13,424			79,620
Mutual of Canada.....	1,214,887		748,844	550	456,744	1,062,558	9,517	3,493,130
National of Canada.....	182,608		92,400	1,000	130,162	36,299	35	442,504
North American.....	738,265		483,044		497,866	421,184	5,600	2,145,959
Northern.....	107,586		44,291		88,982	(a) 20,854	1,101	262,814
Saskatchewan.....	14,615				1,678			16,293
Sauvegarde.....	47,469		7,000		13,328	1,192		68,989
Security.....	16,792				462			17,254
Sovereign.....	81,003		9,255	50	24,701	(b) 10,732		125,741
Sun.....	4,161,431	27,746	1,688,749	4,903	1,970,824	(c) 1,609,580	1,497,169	10,960,402
Travellers of Canada.....	34,175			31	9,542	604		44,352
Western.....	35,027				1,649			36,676
Totals.....	14,141,658	43,016	6,010,014	9,042	6,912,670	7,855,048	1,986,882	36,988,360

(a) Including \$1,017 interest paid under special policy contracts. (b) Including \$2,957 Gold Bond Interest credits and payments.

(c) Including \$45,626 payments under Guaranteed Compound Interest Policies.



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NET DISBURSEMENTS IN CANADA IN RESPECT OF ASSURANCE AND ANNUITY CONTRACTS, 1920—BRITISH AND FOREIGN COMPANIES

Company	Death Claims		Matured Endowments	Disability Claims	Surrender Values	Dividends to Policyholders	Life Annuities	Total
	Ordinary and Industrial	Group						
British Companies								
Commercial Union.....	\$ 11,385		\$ 2,126		\$ 639			\$ 14,150
Edinburgh.....								
Gresham.....	80,893				8,822	12,116		101,831
Life Association of Scotland.....	20,662				25	1,118		21,805
Liverpool and London and Globe.....	14,945		487			57	201	15,690
London and Scottish.....	179,497		263,882		56,796		500	500,675
Mutual Life and Citizens' (Australia).....	22,508		82		1,031	9,476		33,097
North British and Mercantile.....	41,607		1,000		2,614	1,513	716	47,450
Norwich Union.....					5,455			5,455
Phoenix of London.....	104,837		65,302		28,827	1,846	1,764	202,576
Royal.....	203,804		14,514		58,779	187,062		464,159
Scottish Amicable.....	4,946							4,946
Scottish Provident.....	8,015							8,015
Standard.....	478,814		383,490		67,869	30,204	11,324	971,701
Star.....	9,640		6,415		102			16,157
Totals.....	1,181,553		737,298		230,959	243,392	14,505	2,407,707
Foreign Companies								
Ætna.....	542,215	89,350	417,254		247,763	42,896	133	1,339,611
Connecticut Mutual.....	59,662				3,532	5,379		68,573
Equitable.....	418,520	10,760	160,743	121	194,100	247,413	12,454	1,044,101
Guardian.....			200	61		254		515
Metropolitan.....	2,314,194	64,200	899,177	4,719	837,466	189,049	843	4,309,648
Mutual of New York.....	559,369		282,815		544,342	518,231	5,963	1,910,720
National of United States.....	2,637				170			2,807
New York.....	980,565		420,363	4,750	455,627	872,865	3,559	2,737,729
Northwestern Mutual.....	7,150					200		7,350
Phoenix Mutual.....	67,765		124		660	1,934		70,483
Provident Savings.....	18,448		12,000		9,639		78	40,165
Prudential.....	967,345	2,600	54,702	10,471	146,517	91,178	3,618	1,276,431
State.....	60,975				45,186	3,242		109,403
Travelers of Hartford.....	364,644	64,648	204,903	—892	88,876	2,422	13,541	738,142
Union Mutual.....	180,509		51,684		90,537	47,814	195	370,739
United States.....	2,968		5,671		9,012	182	29	17,862
Totals.....	6,546,966	231,548	2,509,636	19,230	2,673,427	2,023,059	40,413	14,044,279
Totals—British and Foreign Companies.....	7,728,519	231,548	3,246,934	19,230	2,904,386	2,266,451	54,918	16,451,986



11 GEORGE V, A. 1921

DISBURSEMENTS OF CANADIAN LIFE

Company.		Taxes.	Head Office, Branch Office and Agency Expenses	All Other Expenses.
		\$	\$	\$
1	Canada.....	214,058	2,446,867	427,802
2	Capital.....	3,499	70,844	9,930
3	Commercial.....	579	21,548	11,152
4	Confederation.....	81,438	1,361,458	199,651
5	Continental.....	10,157	195,811	29,896
6	Crown.....	12,679	249,321	34,815
7	Dominion.....	17,835	498,195	76,547
8	T. Eaton.....	474	9,301	6,735
9	Excelsior.....	21,808	423,276	59,954
10	Great-West.....	148,177	2,108,747	448,321
11	Imperial.....	46,519	1,212,517	182,806
12	London.....	47,908	1,112,612	189,300
13	Manufacturers.....	111,997	2,053,917	338,547
14	Monarch.....	9,881	291,223	34,923
15	Mutual of Canada.....	87,517	1,617,407	365,814
16	National of Canada.....	15,531	331,764	54,378
17	North American.....	55,907	979,219	140,159
18	Northern.....	14,868	316,590	50,605
19	Saskatchewan.....	2,312	44,682	7,134
20	Sauvegarde.....	6,114	90,072	19,434
21	Security.....	2,349	67,544	25,728
22	Sovereign.....	7,013	150,807	30,402
23	Sun.....	373,300	5,124,481	867,397
24	Travellers of Canada.....	6,407	123,241	16,335
25	Western.....	2,673	53,231	10,407
Totals.....		1,301,000	20,954,675	3,638,172



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INSURANCE COMPANIES, 1920.

Total Expenses.	In respect of Assurance and Annuity Contracts.	Supplementary Contracts, Premium Reductions and Deposits withdrawn.	Dividends to Shareholders.	Gross Loss on Sale or Maturity of Ledger Assets.	Total Disbursements.	*Investment Expenses.	
\$	\$	\$	\$	\$	\$	\$	
3,088,727	8,116,990	131,813	150,000	65	11,487,595	193,186	1
84,273	25,990	300		18,004	128,567		2
33,279	3,182				36,461		3
1,642,547	2,421,772	42,878	20,000		4,127,197	85,877	4
235,864	236,138	1,335	12,000		485,337	8,232	5
296,815	213,906	2,584		6,174	519,479	4,472	6
592,577	529,198	19,242	25,600	39,865	1,206,482	23,716	7
16,510	9,000				25,510		8
505,038	482,857	1,100	14,000	149	1,003,144	22,657	9
2,705,245	2,603,023	92,034	149,377		5,549,679	131,717	10
1,441,842	1,349,867	51,820	67,500	4,000	2,915,029	73,971	11
1,349,820	687,974	7,815	31,000		2,076,609	49,910	12
2,504,461	2,614,729	25,140	24,000	5,237	5,173,567	127,889	13
336,027	79,620	450		1,000	417,097	7,329	14
2,070,738	3,493,130	174,392			5,738,260	146,625	15
401,673	442,504	7,213	20,000		871,390	59	16
1,175,285	2,145,959	18,306	6,000	870	3,346,420	66,281	17
382,063	262,814	1,076			645,953	8,409	18
54,128	16,293	250			70,671		19
115,620	68,989				184,609	4,208	20
95,621	17,254	585			113,460		21
188,222	125,741	7,767	12,600		334,330	2,408	22
6,365,178	10,960,402	177,175	425,000	20,939	17,948,694	303,686	23
145,983	44,352	500			190,835	1,050	24
66,311	36,676	250			103,237		25
25,893,847	36,988,360	764,025	957,077	96,303	64,699,612	1,261,682	

\* Included in the items constituting "Total Expenses."



11 GEORGE V, A. 1921

DISBURSEMENTS IN CANADA OF BRITISH AND

Company.	Taxes.	Head Office, Branch Office and Agency Expenses.
<i>British Companies.</i>	\$	\$
1 Commercial Union.....	1,460	900
2 Edinburgh.....		
3 Gresham.....	4,017	86,414
4 Life Association of Scotland.....	3	169
5 Liverpool and London and Globe.....	44	282
6 London and Scottish.....	9,887	123,765
7 Mutual Life and Citizens' (Australia).....	2,917	154,691
8 North British and Mercantile.....	4,024	18,285
9 Norwich Union.....	205	68
10 Phoenix of London.....	4,192	32,187
11 Royal.....	7,622	147,840
12 Scottish Amicable.....	10	25
13 Scottish Provident.....		
14 Standard.....	12,523	135,741
15 Star.....	80	438
Totals .....	46,984	700,805
<i>Foreign Companies.</i>		
1 Aetna.....	9,760	197,481
2 Connecticut Mutual.....	13	10
3 Equitable.....	23,479	211,690
4 Guardian.....	8	733
5 Metropolitan.....	207,723	3,250,292
6 Mutual of New York.....	28,747	332,938
7 National of United States.....	35	
8 New York.....	70,756	803,071
9 Northwestern Mutual.....	1	
10 Phoenix Mutual.....		
11 Provident Savings.....	23	304
12 Prudential.....	82,601	1,463,118
13 State.....	782	2,314
14 Travelers of Hartford.....	18,387	325,728
15 Union Mutual.....	5,344	44,752
16 United States.....	521	2,605
Totals.....	448,180	6,635,036
Totals—British and Foreign Companies.....	495,164	7,335,841



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FOREIGN LICENSED LIFE COMPANIES, 1920.

All other Expenses.	Total Expenses.	In respect of Assurance and Annuity Contracts.	Supplementary Contracts, Premium Reductions and Deposits withdrawn.	Gross Loss on Sale or Maturity of Ledger Assets.	Total Disbursements.	*Investment Expenses.	
\$	\$	\$	\$	\$	\$	\$	
252	2,612	14,150			16,762		1
1,222	1,222				1,222		2
11,277	101,708	101,831	441		203,980	59	3
253	425	21,805			22,230		4
114	440	15,690			16,130		5
22,778	156,430	500,675	2,022		659,127	15,165	6
13,921	171,529	33,097			204,626		7
5,513	27,822	47,450			75,272	5,785	8
50	323	5,455			5,778		9
3,476	39,855	202,576	1,016		243,447		10
14,330	169,792	464,159	2,661		636,612		11
5	40	4,946			4,986		12
253	253	8,015			8,268		13
22,517	170,781	971,701	2,421	212,416	1,357,319	13,760	14
14	532	16,157	35		16,724		15
95,975	843,764	2,407,707	8,596	212,416	3,472,483	34,769	
17,938	225,179	1,339,611	66,023		1,630,813	54	1
17	40	68,573			68,613		2
12,361	247,530	1,044,101	13,291		1,304,922	1,520	3
16	757	515	810		2,082		4
421,645	3,879,660	4,309,648	22,117	686	8,212,111	4,872	5
32,686	394,371	1,910,720	51,544		2,356,635		6
	35	2,807			2,842		7
71,018	944,845	2,737,729	35,020		3,717,594		8
25	26	7,350	725		8,101		9
		70,483			70,483		10
	327	40,165			40,492		11
100,072	1,645,791	1,276,431	35,090		2,957,312		12
221	3,317	109,403	6,323		119,043		13
33,375	377,490	738,142	32,818		1,148,450		14
2,179	52,275	370,739	450		423,464		15
207	3,333	17,862			21,195		16
691,760	7,774,976	14,044,279	264,211	686	22,084,152	6,446	....
787,735	8,618,740	16,451,986	272,807	213,102	25,556,635	41,215	

\*Included in the items constituting "Total Expenses."



DETAILS OF LIFE INSURANCE ISSUED

Company		Gross Amount in force, Jan. 1, 1920.	Gross Amount Issued.				
			New Issued.	Old Revived.	Recovered from Disability.	Old Increased.	Trans- ferred.
Canadian Companies.		\$	\$	\$	\$	\$	\$
1 Canada.	Ordinary (a)....	156,937,684	38,004,253	544,798		63,663	20,373
	(b).....	72,856,583	23,752,066	106,417		17,015	750,805
	(c)....	229,794,267	61,756,319	651,215		80,678	771,183
2 Capital.	Group (a)....		2,148,470			561,380	
	(b).....		35,500				
	(c)....		2,183,970			561,380	
3 Commercial.....		5,723,260	1,689,370	14,450		3,505	15,800
4 Confederation	(a).....	399,012	405,038	10,000			
	(b).....	90,244,788	26,499,388	795,888		274,249	465,794
	(c)....	22,236,586	7,780,712	68,823		25,776	103,674
5 Continental.....		112,481,374	34,280,100	864,711		300,025	569,468
6 Crown.....		15,022,701	4,757,164	139,000		5,765	32,000
7 Dominion.....		21,338,339	6,832,325	731,241		259,028	570,092
8 T. Eaton.....	Ordinary	35,472,313	15,778,158	882,700		74,110	
9 Excelsior.....	Group		19,500				
	Ordinary		20,098,500				
	Industrial	33,701,586	10,770,264	370,000		67,028	87,500
10 Great-West....	Ordinary (a)....	33,661		2,285		80	
	(b).....	207,441,329	57,067,245	2,117,053		487,235	1,256,112
	(c)....	5,118,947	3,100,280	95,000		942,249	15,500
11 Imperial.	Group (a)....	212,560,276	60,167,525	2,212,053		1,429,484	1,271,612
	(b).....		411,500			124,500	
	(c)....	84,093,395	27,296,357	492,715		37,050	366,870
12 London	Ordinary (a)....	8,540,763	3,251,449	74,000		500	28,500
	(b).....	92,634,158	30,547,806	566,715		37,550	395,370
	(c)....	49,639,222	19,880,965	231,500		39,616	755,982
13 Manufacturers'....	Ordinary (a).....	52,000	88,500				
	(b).....	49,691,222	19,969,465	231,500		39,616	755,982
	(c)....	27,504,587	11,857,232	136,289		1,579	
14 Monarch.....	Group (a).....	110,700				13,000	
	(b).....	95,442,255	32,809,292	548,147		109,745	375,595
	(c)....	43,944,476	19,459,557	230,108		21,216	251,382
15 Mutual of Canada	Group (a).....	139,386,731	52,268,849	778,255		130,961	626,977
	(b).....		40,800			11,700	
	(c)....	20,129,349	8,000,849	170,390		83,874	118,850
16 National of Canada	Ordinary (a).....	169,489,076	46,674,145	491,587	450	80,273	712,690
	(b).....	1,217,229	321,015	1,000		1,000	5,000
	(c)....	170,706,305	46,995,160	492,587	450	81,273	717,690
17 North American.	Group (a).....	26,571,984	6,954,182	130,953		171,123	181,093
	(b).....	234,200	64,500	1,000			500
	(c)....	26,806,184	7,018,682	131,953		171,123	181,593
18 Northern.....	Ordinary (a).....	76,487,319	22,080,210	750,085		122,229	495,713
	(b).....	8,110,171	1,352,649	16,650		42,148	50,227
	(c)....	84,597,490	23,432,859	766,735		164,377	545,940
19 Saskatchewan.....		17,879,907	7,746,431	117,423		10,008	53,750
20 Sauvegarde....		3,753,876	842,534	74,144		12,509	3,000
21 Security.....		8,375,320	2,400,648	14,000		2,500	1,000
22 Sovereign.....		3,012,437	2,002,155	17,000		2,500	7,000
23 Sun.....	Ordinary (a).....	12,305,211	4,141,300	61,500		14,085	135,550
	(b).....	218,628,715	52,161,085	1,237,112		220,506	3,057,013
	(c)....	197,245,072	55,906,933	1,021,162		2,056,151	2,790,505
24 Travellers of Canada...	Thrift.. (a).....	415,873,787	108,068,018	2,258,274		2,276,657	5,847,518
	(b).....	526,864		5,095			1,026
	(c)....	512,503		906			
25 Western.....	Group (a).....	1,039,367		6,001			1,026
	(b).....	650,700	7,356,728			1,644,050	
	(c)....		1,432,400				
Totals..		650,700	8,789,128			1,644,050	
(a)...		8,805,175	3,786,387	22,000			45,911
(b).....		3,458,939	1,227,750	81,000		6,143	3,000
(c)....							
(a)...		1,393,179,704	441,740,225	10,188,355	450	4,503,033	8,761,719
(b).....		360,068,530	116,545,561	1,615,066		3,106,055	3,996,093
(c)....		1,753,248,234	558,285,786	11,803,421	450	7,609,088	12,757,812

(a) In Canada. (b) Out of Canada. (c) Total business.



## SESSIONAL PAPER No. 9

AND TERMINATED 1920.

Gross Amount Terminated.									Gross Amount in force Jan. 1, 1921.	
Death.	Maturity.	Expiry.	Disability.	Surrender.	Lapse.	Decrease.	Not taken.	Transferred.		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1,982,949	667,146	362,597	2,534	2,341,550	5,020,678	209,885	2,028,050	661,250	182,294,137	1
710,505	358,522	27,340	6,475	1,217,347	1,574,736	63,152	1,400,239	109,933	92,014,637	
2,693,454	1,025,668	389,937	9,009	3,558,897	6,595,414	273,037	3,428,289	771,183	274,308,774	
6,800						380,100			2,322,950	
									35,500	
6,800						380,100			2,358,450	
20,080				128,710	243,890	15,350	177,060	15,800	6,845,495	2
3,000				3,000	84,076				723,974	3
787,402	433,599	423,955		1,231,835	5,444,493	345,346	1,670,310	387,018	107,556,149	4
220,976	36,453	159,639		212,916	791,598	49,471	489,815	185,927	28,068,776	
1,008,378	470,052	583,594		1,444,751	6,236,091	394,817	2,160,125	572,945	135,624,925	
76,558	55,135	43,000		370,295	1,499,522	61,500	265,464	31,500	17,553,656	5
138,887	34,500	39,675		86,665	2,216,229	266,341	626,350	576,552	25,745,826	6
208,655	240,407	26,714		299,935	4,345,683	324,238	1,412,780		45,348,869	7
									19,500	8
11,000		2,143,000							17,944,500	
254,503	66,525	22,000	2,000	627,347	2,770,968	103,550	511,350	93,500	40,544,635	9
1,475	1,129			702	2,464				30,256	
1,177,169	186,651	450,361	5,500	2,116,373	10,255,879	954,053	3,808,779	1,222,196	248,192,013	10
28,964		4,000		50,093	599,226	114,080	216,125	16,500	8,242,988	
1,206,133	186,651	454,361	5,500	2,166,466	10,855,105	1,068,133	4,024,904	1,238,696	256,435,001	
						120,750			415,250	
545,244	256,806	90,072		971,409	3,742,830	101,116	1,022,276	351,870	105,204,764	11
106,986	16,060			70,520	491,350	5,213	165,000	43,500	10,996,583	
652,230	272,866	90,072		1,041,929	4,234,180	106,329	1,187,276	395,370	116,201,347	
226,117	64,499	246,500		331,645	4,137,100	123,200	971,750	773,253	63,673,221	12
					4,000				136,500	
226,117	64,499	246,500		331,645	4,141,100	123,200	971,750	773,253	63,809,721	
268,372	69,648	1,538			5,432,545	43,910			33,683,674	
						13,100			110,600	
612,190	338,361	51,138		757,168	5,250,810	134,131	1,468,012	396,397	120,276,827	13
490,792	320,439	89,767		367,750	2,847,216	107,469	1,019,142	230,580	58,433,584	
1,102,982	658,800	140,905		1,124,918	8,098,026	241,600	2,487,154	626,977	178,710,411	
						5,000			47,500	
71,000		24,308		159,000	2,192,883	94,101	280,540	116,500	25,564,980	14
1,241,648	739,821	569,730	1,000	1,435,386	5,149,305	167,632	2,273,275	713,690	205,156,734	15
2,000	10,500			13,000	28,250		16,500	4,000	1,470,994	
1,243,648	750,321	569,730	1,000	1,448,386	5,177,555	167,632	2,289,775	717,690	206,627,728	
236,501	102,635	72,005		500,053	2,028,846	86,791	285,337	179,727	30,517,440	16
2,000				250		2,000		7,000	288,950	
238,501	102,635	72,005		500,303	2,028,846	88,791	285,337	186,727	30,806,390	
612,955	452,147	137,235		1,181,228	5,421,686	270,866	761,637	497,713	90,600,089	17
71,431	20,000	23,409		85,778	225,641	17,755	79,220	48,227	9,000,384	
684,386	472,147	160,644		1,267,006	5,647,327	288,621	840,857	545,940	99,600,473	
100,070	39,216	30,500		346,830	2,685,712	3,500	362,844	48,175	22,190,672	18
18,500		10,000		38,850	399,308	36,652	154,930	1,000	4,026,823	19
52,750	7,000	4,500		101,750	661,250	21,147	291,250	1,000	9,652,821	20
15,700		28,000		11,500	382,700	16,805	104,800	7,000	4,474,587	21
76,000	17,755	46,820		86,160	1,652,725	64,300	50,000	135,550	14,528,336	22
1,782,734	681,305	92,718	4,000	4,903,509	6,418,539	455,678	4,473,343	3,056,202	253,436,403	23
2,399,389	907,087	186,914	1,045	4,374,415	6,463,003	13,348,056	4,851,350	2,791,306	223,697,258	
4,182,123	1,588,392	279,632	5,045	9,277,924	12,881,542	13,803,734	9,324,693	5,847,508	477,133,661	
8,253	24,985			7,167	4,008	325		1,026	487,221	
7,692	12,620			9,888	3,853	51			479,305	
15,945	37,605			17,055	7,861	376		1,026	966,526	
29,500			1,500			1,476,050			8,144,428	
									1,432,400	
29,500			1,500			1,476,050			9,576,828	
57,250		49,000		67,250	635,050	48,173	294,750	45,911	11,412,089	24
35,500		19,200		29,000	370,275	14,850	71,100	3,000	4,233,907	25
10,658,762	4,479,270	4,984,566	16,534	18,134,317	78,499,454	5,958,440	23,365,987	9,315,830	1,702,960,326	
4,040,735	1,681,681	491,069	7,520	6,401,957	13,028,873	13,707,247	8,237,391	3,436,973	434,297,859	
14,699,497	6,160,951	5,475,635	24,054	24,536,274	91,528,327	19,665,687	31,603,378	12,752,803	2,137,258,185	



11 GEORGE V, A. 1921

DETAILS OF LIFE INSURANCE ISSUED

Company		Gross Amount in force, Jan. 1, 1920.	Gross Amount Issued.				
			New Issued.	Old Revived.	Recovered from Disability.	Old Increased.	Trans- ferred.
British Companies.		\$	\$	\$	\$	\$	\$
1	Commercial Union.....	595,130	14,260				
2	Edinburgh.....	22,520	183				
3	Gresham.....	5,887,885	2,045,999	8,000		1,000	7,000
4	Life Association of Scotland.....	286,822					
5	Liverpool, London and Globe.....	127,297				57	1,419
6	London and Scottish.....	16,833,325	2,022,035	66,765		122,106	
7	Mutual Life and Citizens' { Ordinary. (Australia) { Industrial..	1,653,084 1,743,775	935,000 2,105,710	17,244 103,093		23,128 30,709	
8	North British and Mercantile.....	1,425,618	292,635			750	
9	Norwich Union.....	120,727					
10	Phoenix of London.....	7,807,264	573,000	800			29,500
11	Royal.....	11,433,179	5,217,220	7,994		23,141	
12	Scottish Amicable.....	47,687					
13	Scottish Provident.....	31,473				21	
14	Standard.....	20,573,788	3,713,693	18,451		205,178	
15	Star.....	154,210					
Totals.....		68,743,784	16,919,735	222,347		406,090	37,919
Foreign Companies.							
1	Aetna { Ordinary.....	34,304,467	7,058,200	34,425		42,213	793,846
	{ Group.....	4,412,900	12,025,300			6,512,450	
2	Connecticut Mutual.....	928,942 *	14,000			2,380	241,013
3	Equitable { Ordinary.....	36,165,048	6,833,097	53,500		12,061	205,507
	{ Group.....	137,000	2,507,400			561,650	
4	Guardian.....	259,634	5,500			55	
	{ Ordinary.....	182,403,909	65,484,582	4,826,340		4,706,449	34
5	Metropolitan { Industrial.....	149,180,531	35,211,426	6,225,815		2,186,858	
	{ Group.....	4,609,550	13,012,700			4,643,408	
6	Mutual of New York.....	45,364,903	9,558,025	60,893		85,110	202,240
7	National of United States.....	25,257					
8	New York.....	100,794,116	22,563,075	261,412	20,700	81,434	887,100
9	Northwestern Mutual.....	77,703					
10	Phoenix Mutual.....	224,129					
11	Provident Savings.....	1,047,219		8,000			
	{ Ordinary.....	64,860,407	21,314,373	1,614,194		4,156	2,823,201
12	Prudential { Industrial.....	83,489,353	21,764,041	2,267,392		810,460	1,676,158
	{ Group.....		394,950			35,250	
13	State.....	1,860,186	6,090			176	63,500
14	Travelers of Hartford { Ordinary.....	38,291,852	12,499,325	78,500		33,825 †	852,916
	{ Group.....	1,590,400	8,800,007			3,687,588	
15	Union Mutual.....	8,582,379	1,124,855	12,000		263,888	
16	United States.....	886,660	39,044				
Totals.....		759,496,545	240,215,990	15,442,471	20,700	23,669,411	7,745,515
Totals (In Canada only)-- All Companies		2,221,420,033	693,875,950	25,853,173	21,150	28,578,534	16,545,153

\*Transferred from United States. †Including \$8,400 conversion from Group.



SESSIONAL PAPER No. 9  
AND TERMINATED IN CANADA DURING 1920.

Gross Amount Terminated.									Gross Amount in force Jan. 1, 1921.	
Death.	Maturity.	Expiry.	Dis-ability.	Sur-render.	Lapse.	Decrease.	Not taken.	Trans-ferred.		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
9,920	2,035			3,000					594,435	1
									22,703	2
65,893				38,841	528,009	21,928	23,000	7,000	7,265,213	3
21,633									265,189	4
18,021	564								110,188	5
189,545	261,153	29,000		348,141	559,965	123,074	7,000		17,526,353	6
11,360				21,875	254,385	11,383	6,500		2,322,953	7
14,976	102				862,489	36,283			3,069,437	
42,665	1,000			19,120	17,000	3,683	2,000		1,633,535	8
724				29,276					90,727	9
104,923	54,560	33,000		137,781	92,836	14,192	8,000	29,500	7,935,772	10
175,645	8,674	24,500		69,860	328,852	48,898	282,829		15,742,276	11
4,666									43,021	12
8,015									23,479	13
435,306	356,617	41,000		129,648	316,607	260,765	132,500		22,838,667	14
13,372	7,507							663	132,668	15
1,116,664	692,212	127,500		797,542	2,960,143	520,206	461,829	37,163	79,616,616	
496,821	409,094	22,504		1,246,235	892,300	92,837	190,500	793,846	38,089,014	1
89,850			500			6,160,750			16,699,550	
64,195				15,019	4,500	2,372		104,632	995,617	2
459,899	154,508	447,968	1,000	499,570	1,337,877	98,855	1,317,754	253,237	38,698,545	3
10,750						504,700			2,690,600	
	200	3,000				17,521			244,468	4
998,860	347,095	195,082		6,780,359	14,881,399	6,360,287	8,051,841	328,823	219,477,568	5
1,253,979	548,690	178,177	4,697	1,840,914	15,964,944	1,928,423		542,715	170,542,091	
64,200		1,092,800	2,400			3,277,200	91,500		17,737,558	
456,551	279,261	527,242		1,555,247	1,067,000	22,482		6,500	51,356,888	6
2,637				300					22,320	7
926,226	421,041	557,703	8,000	1,222,492	4,764,741	294,577		887,100	115,525,957	8
13,150									64,553	9
67,765	124	6,000		1,000					149,240	10
26,966	11,000	15,500		27,000	9,000	3,887			961,866	11
371,851	51,239	2,979,578	14,167	381,314	3,342,501	67,017	2,688,870	2,841,298	77,878,496	12
622,134		495,185	795	387,742	9,536,547	144,588		2,082,073	96,738,340	
2,000						74,950			353,250	
61,500		13,000		239,990				63,500	1,551,962	13
336,640	218,849	273,571		466,542	2,483,585			844,516	47,132,715	14
72,068					50,000	3,496,627			10,459,300	
129,223	59,202	75,597		239,312	131,512	278,240	22,000		9,048,036	15
13,087	5,671	4,592		22,558	22,000				857,796	16
6,540,352	2,505,974	6,887,499	31,559	14,925,594	54,487,906	22,825,313	12,362,465	8,748,240	917,275,730	
18,315,778	7,677,456	11,999,565	48,093	33,857,453	135,947,503	29,303,959	36,190,281	18,101,233	2,699,852,672	



## DEPARTMENT OF INSURANCE

11 GEORGE V, A. 1921

## NEW POLICIES ISSUED, 1920

Company	Life		Endowment Assurances		Term and Other		Bonus Additions	Totals		
	Number	Amount	Number	Amount	Number	Amount	Amount	Number	Amount	
Canadian Companies										
Canada	{ Ordinary Group	(a)	10,376	30,053,845	1,909	5,117,122	292	1,802,687	12,577	38,004,233
		(b)	3,853	15,375,637	3,404	7,550,994	54	499,508	7,311	23,752,066
		(c)	14,229	45,429,482	5,313	12,668,116	346	2,302,195	19,888	61,756,319
Capital	{ Group	(a)	700	1,401,500	175	269,870	18	2,148,470	18	2,148,470
		(b)	170	367,538	22	37,500	1	35,500	1	35,500
		(c)	8,966	20,950,655	1,677	4,621,676	19	2,183,970	19	2,183,970
Confederation	{ Group	(a)	448	2,136,309	1,271	5,525,254	3	15,000	878	1,689,370
		(b)	9,414	23,086,964	2,948	10,146,930	171	879,033	192	405,038
		(c)	1,726	3,669,346	671	989,815	15	90,299	10,814	26,499,388
Crown	{ Group	(a)	2,525	5,338,683	682	1,246,667	186	969,332	1,734	7,780,712
		(b)	5,582	13,248,736	1,176	2,112,090	30	97,500	12,548	34,280,100
		(c)	7	12,000	4	7,500	43	246,975	2,427	4,757,161
Dominion	{ Group	(a)	4	12,000	1,176	2,112,090	71	360,500	3,250	6,832,325
		(b)	21,742	51,928,723	2,421	4,253,016	6	19,500	6,829	15,778,158
		(c)	5,948	16,448,883	3,467	9,903,252	11	19,500	11	19,500
T. Eaton	{ Group	(a)	4,139	9,195,444	713	1,218,699	2	20,098,500	2	20,098,500
		(b)	20,654	49,165,558	2,315	4,064,016	86	354,100	4,938	10,770,264
		(c)	1,088	2,763,165	106	189,000	827	3,712,541	23,796	57,067,245
Great-West	{ Group	(a)	21,742	51,928,723	2,421	4,253,016	34	142,354	1,228	3,100,280
		(b)	5,948	16,448,883	3,467	9,903,252	861	3,854,895	25,024	60,167,525
		(c)	8,802	18,087,427	4,018	11,504,968	2	411,500	2	411,500
Imperial	{ Group	(a)	3,566	6,745,251	8,398	12,434,714	111	885,600	9,526	27,296,357
		(b)	3	4,000	43	84,500	119	701,000	1,405	3,251,449
		(c)	3,569	6,749,251	8,441	12,519,214	111	885,600	10,931	30,547,806
London	{ Group	(a)	6,480	1,167,897	48,788	10,689,335	119	701,000	12,083	19,880,965
		(b)	11,290	27,160,751	2,167	5,283,230	46	88,500	46	88,500
		(c)	2,680	6,895,590	4,941	12,468,059	119	701,000	12,129	19,969,465
Manufacturers	{ Group	(a)	13,970	34,056,341	7,108	17,751,289	119	701,000	55,268	11,857,232
		(b)	2,809	6,994,417	489	856,582	54	301,300	13,511	32,809,292
		(c)	13,986	35,176,243	4,673	8,904,508	2	27,434	7,623	19,459,557
Mutual of Canada	{ Group	(a)	133	265,750	37	55,250	56	328,734	21,134	52,268,849
		(b)	14,119	35,441,993	4,710	8,959,758	1	40,800	1	40,800
		(c)	2,401	6,160,614	369	563,500	27	149,850	3,325	8,000,849
National of Canada	{ Group	(a)	37	57,500	3	6,000	543	2,525,000	19,202	46,674,145
		(b)	2,438	6,218,114	372	569,500	15	321,015	170	321,015
		(c)	8,535	18,469,075	1,428	2,324,571	64	227,500	19,372	46,995,160
North American	{ Group	(a)	432	921,660	189	348,960	63	226,500	2,833	6,954,182
		(b)	8,967	19,390,735	1,617	2,673,531	1	1,000	41	64,500
		(c)	3,308	6,835,508	443	721,923	368	1,326,489	2,874	7,018,682
Northern	{ Group	(a)	316	800,525	27	34,500	349	1,250,489	10,312	22,080,210
		(b)	1,149	1,571,500	401	774,800	19	76,000	640	1,352,649
		(c)	1,002	1,699,555	380	228,100	368	1,326,489	10,952	23,432,859
Saskatchewan	{ Group	(a)	1,557	3,800,875	215	340,425	44	189,000	3,796	7,746,431
		(b)	1,149	1,571,500	401	774,800	3	7,509	346	842,534
		(c)	1,002	1,699,555	380	228,100	13	54,000	1,563	2,400,648
Security	{ Group	(a)	1,557	3,800,875	215	340,425	21	74,500	1,403	2,002,155
		(b)	1,149	1,571,500	401	774,800	13	54,000	1,563	2,400,648
		(c)	1,002	1,699,555	380	228,100	21	74,500	1,403	2,002,155
Sovereign	{ Group	(a)	1,557	3,800,875	215	340,425	21	74,500	1,403	2,002,155
		(b)	1,149	1,571,500	401	774,800	13	54,000	1,563	2,400,648
		(c)	1,002	1,699,555	380	228,100	21	74,500	1,403	2,002,155



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Sun.....	{ Ordinary..... (a) (b) (c) Group..... (a) (b) (c)	16,611	40,568,508	4,372	8,187,049	749	3,180,020	225,508	21,732	52,161,085
		5,321	17,499,095	16,101	37,641,120	26	354,774	411,944	21,448	55,906,933
		21,932	58,067,603	20,473	45,828,169	775	3,534,794	637,452	43,180	108,068,018
Travellers of Canada.....	{ (a) (b) (c)					48	7,356,728		2	7,356,728
						2	1,432,400		50	1,432,400
		1,152	2,581,919	712	979,468	50	8,789,128		1,908	8,789,128
Western.....		417	1,109,000	27	43,500	44	225,000		461	3,786,387
Totals.....						17	75,250			1,227,750
British Companies (in Canada only)										
Commercial Union.....		3	14,000							14,260
Edinburgh.....		381	1,099,217						3	183
Gresham.....		427	1,265,622	311	805,156	23	122,000	260		2,045,999
London and Scottish.....		592	800,250	341	623,237	21	133,176	19,626	715	2,022,035
Mutual Life and Citizens.....	{ Ordinary..... (a) (b) (c) Industrial..... (a) (b) (c)	5,538	1,150,868	139	134,750				789	935,000
(Australia)		35	237,668	4,955	954,842				731	2,105,710
North British and Mercantile.....		83	374,500	21	54,967	9	38,000		59	292,635
Phoenix of London.....		727	4,370,515	51	160,500	36	207,488		143	573,000
Royal.....		702	2,460,335	103	311,000	53	172,620	328,217	866	5,217,220
Standard.....				380	1,080,738				1,135	3,713,693
Totals.....		8,488	11,772,975	6,304	4,125,190	142	673,284	348,286	14,934	16,919,735
Foreign Companies (in Canada only)										
Ætna.....	{ Ordinary..... (a) (b) (c) Group..... (a) (b) (c)	363	2,270,400	458	1,309,700	714	3,478,100		1,535	7,058,200
*Connecticut Mutual.....		4	14,000			74	12,025,300		74	12,025,300
Equitable.....	{ Ordinary..... (a) (b) (c) Group..... (a) (b) (c)	1,527	5,805,767	132	234,068	128	745,855	47,407	4	14,000
Guardian.....		3	5,500			16	2,507,400		16	6,833,097
Metropolitan.....	{ Ordinary..... (a) (b) (c) Industrial..... (a) (b) (c) Group..... (a) (b) (c)	41,789	42,457,233	15,949	19,261,937				3	5,500
Mutual of New York.....		102,132	16,492,008	124,580	18,719,418	1,230	3,753,249	12,163	58,968	65,484,582
New York.....		2,547	8,484,688	134	286,000	81	13,012,700		226,732	35,211,426
Prudential.....	{ Ordinary..... (a) (b) (c) Industrial..... (a) (b) (c) Group..... (a) (b) (c)	7,295	20,076,500	1,147	2,106,300	109	650,093	137,244	81	13,012,700
State.....		10,300	12,507,039	3,996	3,368,575	45	301,100	79,175	2,790	9,558,025
Travellers of Hartford.....	{ Ordinary..... (a) (b) (c) Group..... (a) (b) (c)	63,183	13,542,506	59,011	8,221,535	1,419	5,437,560	1,199	15,715	22,563,075
Union Mutual.....		1	5,000			5	394,950		122,194	21,314,373
United States.....		1,463	5,494,532	466	998,777			1,090	5	21,764,041
Totals.....		230,885	127,793,673	205,905	54,576,810	5,131	57,560,330	285,177	441,921	240,215,990
Totals (in Canada only, including Group)—All Companies.....		374,745	450,263,474	297,909	140,656,412	9,024	105,602,966	2,353,098	681,678	698,875,950
Total Group (in Canada only)—All Companies.....						301	66,796,355		301	66,796,355

(a) In Canada (b) Out of Canada. (c) Total business. \*Transferred from United States.







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[illegible]

(a) In Canada.	(b) Out of Canada.	(c) Total business.	Group insurance—number of lives assured.
(i) 10,420.	(l) 15,895.	(m) 2,408.	(n) 16,401.
			(o) 390.
			(p) 11,520.



EXHIBIT OF NET INSURANCE IN FORCE, INCLUDING DISABILITY BENE

Company.	Participating.							
	Waiver of Premiums only.		Waiver of Premiums and Sum Assured payable by Instalments, the Balance at Death or Maturity.		Waiver of Premiums and Sum Assured payable by Instalments during a Term Certain.		Waiver of Premiums and a Disability Annuity without Reduction in the Sum Assured.	
	No.	Net Amt. Assured.	No.	Net Amt. Assured.	No.	Net Amt. Assured.	No.	Net Amt. Assured.
<i>Canadian Companies.</i>								
		\$		\$		\$		\$
1 Canada...	2,158	3,857,125	4,194	8,190,477			11,008	28,722,951
2 Capital...							8	21,080
3 Commercial...	92	174,000			4	21,000	30	84,500
4 Confederation...	741	4,129,390	1,378	2,317,456			6,003	15,436,846
5 Continental...					679	1,058,000	806	1,957,700
6 Crown...	2,101	3,586,212					599	1,090,792
7 Dominion...					8,701	19,539,024	2,372	5,377,568
8 T. Eaton...								
9 Excelsior...	1,763	2,528,350			1,128	1,992,178	1,400	2,961,695
10 Great-West...					a 84,844	168,097,940	7,827	20,773,826
11 Imperial...	46	495,000			2,648	4,671,863	3,010	9,056,691
12 London...	9,587	12,501,935					2,441	4,362,000
13 Manufacturers...	9,248	17,998,256			1,939	3,422,348	6,754	14,498,937
14 Monarch...	1,500	2,655,375			4,183	7,862,292	2,709	6,263,918
15 Mutual of Canada...	1,573	2,572,191	3,543	6,270,392	4,207	6,973,041	11,692	25,110,812
16 National of Canada...	463	638,453					1,021	2,087,202
17 North American...					b 4,370	7,231,397	4,163	9,306,437
18 Northern...	1,865	2,630,912					786	1,520,195
19 Saskatchewan...	79	155,875					482	1,122,923
20 Sauvegarde...	3,243	3,871,160					733	1,092,500
21 Security...								
22 Sovereign...	2,739	5,046,184	238	532,000	c 1,045	2,446,108	716	2,223,000
23 Sun...					37,187	67,819,124	21,492	48,876,034
24 Travellers of Canada...			4,500	6,500,000			16	69,000
25 Western...	1,731	3,711,455						
Totals.....	38,929	66,551,873	13,853	23,810,325	150,935	291,134,315	86,068	202,016,607
<i>British Companies.</i>								
1 Commercial Union...								
2 Gresham...	39	59,542						
3 London and Scottish...	53	73,000					12	25,500
4 Mutual Life and Citizens' (Australia)								
5 North British and Mercantile...								
6 Phoenix of London...								
7 Royal...	274	582,006					59	314,125
8 Standard...					1	1,000		
Totals...	366	714,548			1	1,000	71	339,625
<i>Foreign Companies.</i>								
1 Aetna...						4,187,350		750,700
2 Equitable...	1,395	3,602,579	1,723	3,707,668			2,268	6,116,564
3 Guardian...	11	62,500					7	49,000
4 *Metropolitan...	111,925	106,562,497	10	300,750			30,828	35,946,858
5 Mutual of New York...	1,013	2,327,083	125	293,000			3,154	8,392,196
6 New York...	3,525	7,073,000	10,757	22,316,050			15,691	36,733,300
7 Prudential...	*10,416	*6,883,432	*31,156	*41,021,609			4,052	5,715,158
8 State...	164	251,440						
9 Travelers of Hartford...								
10 Union Mutual...								
11 United States...								
Totals...	128,449	126,762,531	43,771	67,639,077		4,187,350	56,000	93,703,776
Totals—All Companies {1920...	167,744	194,028,952	57,624	91,449,402	150,936	295,322,665	142,139	296,060,008
{1919...	155,210	182,510,625	50,392	85,351,820	133,753	261,469,362	96,108	187,548,809
Increase, i; decrease, d.....	i12,534	i11,518,327	i7,232	i6,097,582	i17,183	i33,853,303	i46,031	i108,511,199

a Waiver of premiums or the sum assured payable by instalments during a term certain.  
b Waiver of premiums, and if so requested, the sum assured payable by instalments during a term certain.  
c Waiver of premiums and half sum assured at disability, balance at death or maturity.  
d Not exceeding ten payments, each of one-tenth the sum assured, and in event of recovery before the policy becomes a claim, all instalments paid to be deducted from the proceeds of the policy.



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FITS PRIOR TO THE OCCURRENCE OF DISABILITY AS AT DECEMBER 31, 1920.

Non-Participating.											
Totals.		Waiver of Premiums only.		Waiver of Premiums and Sum Assured payable by Instalments, the Balance at Death or Maturity.		Waiver of Premiums and Sum Assured payable by Instalments during a Term Certain.		Waiver of Premiums and a Disability Annuity without Reduction in the Sum Assured.		Totals.	
No.	Net Amt. Assured.	No.	Net Amt. Assured.	No.	Net Amt. Assured.	No.	Net Amt. Assured.	No.	Net Amt. Assured.	No.	Net Amt. Assured.
	\$		\$		\$		\$		\$		\$
17,360	40,770,553	38	97,000	32	72,970			103	471,017	173	640,987
8	21,080							4	14,000	4	14,000
126	279,500	19	28,500					21	61,000	40	89,500
8,122	21,883,692	9	51,000	322	701,000			242	529,373	573	1,281,373
1,485	3,015,700					37	61,200	43	108,872	80	170,072
2,700	4,677,004	201	410,969					62	171,152	263	582,121
11,073	24,916,592					64	215,762			64	215,762
								4	11,000	4	11,000
4,291	7,482,223	126	284,000			242	669,500	103	309,000	471	1,262,500
92,671	188,871,766					a 2,250	7,698,266	314	1,223,522	2,564	8,921,788
5,704	14,223,554					45	134,395	23	88,000	68	222,395
12,028	16,863,935	725	887,904					307	550,500	1,032	1,438,404
17,941	35,919,541	745	1,408,334			319	869,940	511	1,599,886	1,575	3,878,160
8,392	16,781,585	13	33,500			43	6,100	101	486,282	157	525,882
21,015	40,926,436	21	54,894	18	32,000	51	116,748	43	278,380	133	482,022
1,484	2,725,655	7	15,500					12	28,000	19	43,500
8,533	16,537,834					b 282	482,495	152	397,112	434	879,607
2,651	4,151,107	201	356,149					101	303,911	302	660,060
561	1,278,798										
3,976	4,963,660	109	177,000					46	106,000	155	283,000
				589	777,500			7	17,000	596	794,500
4,738	10,247,292	50	95,750	21	68,000	c 51	101,550	67	285,250	189	550,550
58,679	116,695,158					1,947	3,700,144	860	1,928,765	2,807	5,628,909
4,516	6,569,000			1,300	2,900,000			9	35,146	1,309	2,935,146
1,731	3,711,455	105	295,852							105	295,852
289,785	583,513,120	2,369	4,196,352	2,282	4,551,470	5,331	14,056,100	3,135	9,003,168	13,117	31,807,090
39	59,542	49	93,000							49	93,000
65	98,500	30	83,543					72	103,225	102	186,768
		2	2,000							2	2,000
333	896,131	17	63,500					28	148,378	45	211,878
1	1,000					2	6,000			2	6,000
438	1,055,173	98	242,043			2	6,000	100	251,603	200	499,646
	4,938,050						18,084,871		2,633,400		20,718,271
5,386	13,426,811										
18	111,500										
142,763	142,810,105										
4,292	11,012,279										
29,973	66,122,350										
45,624	53,620,199										
164	251,440										
		1	2,000							1	2,000
228,220	292,292,734	1	2,000				18,084,871		2,633,400	1	20,720,271
518,443	876,861,027	2,468	4,440,395	2,282	4,551,470	5,333	32,146,971	3,235	11,888,171	13,318	53,027,007
435,463	716,880,616	23,96	4,388,627	831	3,756,264	4,081	23,178,620	2,034	6,777,020	9,342	38,100,531
82,980	159,980,411	72	51,768	1,451	795,206	1,252	18,968,351	1,201	15,111,151	3,976	14,926,476

e In addition the company has 1,270,971 industrial policies insuring approximately \$165,886,241, providing for waiver of premiums and payment of one-half the sum assured in event of disability.  
\* Approximate figures.  
† Figures not yet available.



EXHIBIT OF NET INSURANCE IN FORCE INCLUDING DISABILITY BENEFITS—AFTER THE OCCURRENCE OF DISABILITY AS AT DECEMBER 31, 1920.

Company	Participating												Totals		
	Premiums Waived Only.			Sum Assured being Paid by Instalments			Disability Annuity being paid without Reduction in Sum Assured			All other Contracts			Totals		
	No	Net Amount exposed to Risk of Death	Net Premiums Waived	No	Net Annual Instalments	Net Amount exposed to Risk of Death	Net Premiums Waived	No	Net Annual Annuity Payments	Net Amount exposed to Risk of Death	Net Premiums Waived	No.	Net Annual Instalments and Annuity Payments	Net Amount exposed to Risk of Death	Net Premiums Waived
Canadian Companies															
Canada, Capital.	4	\$ 8,500	\$ 361	2	\$ 800	\$ 7,000	\$ 201	3	\$ 810	\$ 10,750	\$ 391	9	\$ 1,040	\$ 26,250	\$ 956
Commercial.	1	2,000	61									1		2,000	61
Confederation	1	1,000	40									1		1,000	40
	1	1,000	28									1		1,000	28
Continental	1	1,000	39	1	232	1,000	183					2	232	1,000	222
Crown				1	120		30					1	120	1,000	30
Dominion															
T. Eaton															
Excelsior	1	5,000	127									1		5,000	127
	3	3,500	174	2	200	1,800	85					5	200	5,300	259
Great West	10	35,452	1,258	9	754	11,107	652					19	754	46,559	1,910
Imperial	1	2,000	61	3	720	6,000	244					4	720	8,000	305
London	6	998	52									6		998	52
	2	2,500	96									2		2,500	96
Manufacturers	5	6,000	221									5		6,000	221
Monarch															
Mutual of Canada	3	3,000	110	4	450	900	47	1	600	5,000	245	8	1,050	8,900	402
National of Canada															
North American															
Northern	1	1,000	27									1		1,000	27
Saskatchewan															
Sauvegarde															
Security															
Sovereign	2	1,500	79	1	50	200	28					3	50	1,700	107
Sun	4	5,000	237	1	150	1,950	50					5	150	6,950	287
	17	23,000	877	8	550	9,400	309	4	900	9,000	249	29	1,450	11,400	1,435
Travellers of Canada	1	1,000	31									1		1,000	31
Western															
Totals.	52	91,452	3,426	31	3,876	37,407	1,782	8	2,340	24,750	885	91	6,216	153,609	6,093
	12	11,998	456	1	150	1,950	50					13	150	13,948	506



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Foreign Companies

Ætna.....	1	1,000	28	1	100	1,000	32	1	250	2,500	49						3	350	4,500	109
Equitable.....	1	2,000	61														1		2,000	61
Guardian.....	48	46,416	1,398	2	518	2,400		2	420	3,500	121						52	938	52,316	1,519
Mutual of New York.....																				
New York.....	9	23,000	666	12	3,775	25,550	823	16	2,883	23,500	778						37	6,658	72,050	2,267
Prudential.....	6	5,381	1,103	14	20,000	18,190	1,112										20	20,000	23,571	2,215
State.....																	*	50	1,000	30
Travelers of Hartford.....																				
Union Mutual.....																				
United States.....																				
Totals.....	65	77,797	3,256	29	24,393	47,140	1,967	19	3,553	29,500	948	*	1	50	1,000		113	27,946	154,437	6,171
																	*	50	1,000	30
Totals--participating and non-par- ticipating--All Companies.....	129 103	181,247 127,438	7,138 5,338	61 48	28,419 23,518	86,497 100,520	3,799 4,164	27 4	5,893 1,119	54,250 9,500	1,833 232	1		50	1,000	30	218 155	34,362 24,637	322,994 237,458	12,800 9,734
Increase, i. Decrease, d.....	i 26	i 53,809	i 1,800	i 13	i 4,901	d 14,023	d 365	i 23	i 4,774	i 44,750	i 1,601	i 1	i	50	i 1,000	i 30	i 63	i 9,725	i 85,536	i 3,066

\*Non-participating. †Non-participating, weekly premium.  
British Companies. -- There have been no disability benefits reported by British Companies.



(The following Statements of Funds and Accounts have been prepared strictly on a Revenue Basis).

Company.	Funds as at Dec. 31, 1919.						Funds as at Dec. 31, 1920.					
	Participating.	Non-participating.	Shareholders' Surplus.	Paid-up Capital.	Investment, Contingent, Special Reserves and other Funds.	Total Funds.	Participating.	Non-participating.	Shareholders' Surplus.	Paid-up Capital.	Investment, Contingent, Special Reserves and other Funds.	Total Funds.
Canada.....	\$ 59,349,577	\$ 7,084,070	\$ 281,983	\$ 1,000,000	(a) 121,952	67,837,582	63,882,771	7,382,199	168,176	1,000,000	(b) 301,819	73,034,965
Confederation.....	19,994,154	3,832,400	28,142	100,000	339,063	24,293,759	22,248,605	4,173,981	29,471	100,000	389,503	26,941,560
Continental.....	2,103,554	338,309	11,944	200,000	.....	2,653,807	2,357,383	395,831	15,216	200,000	.....	2,968,430
Crown.....	2,208,798	463,357	72,225	101,721	.....	2,773,876	2,666,125	568,347	.....	102,071	.....	3,336,543
Dominion.....	4,755,779	238,322	16,068	160,000	100,000	5,326,326	5,432,001	261,353	85,559	160,000	100,000	6,038,913
Excelsior.....	4,654,857	609,598	18,750	110,000	18,114	5,408,637	5,231,095	701,758	15,285	115,000	20,394	6,083,532
Great-West.....	27,264,693	2,340,313	18,750	996,265	(c).....	30,620,021	32,047,309	2,654,512	28,188	998,088	.....	35,728,097
Imperial.....	15,170,863	947,491	114,189	450,000	49,372	16,731,915	17,423,583	1,024,235	128,286	450,000	29,176	19,055,280
London.....	6,001,858	4,495,795	33,597	50,000	50,000	10,631,250	7,390,255	5,369,609	11,832	75,000	50,000	12,896,696
Manufacturers.....	24,966,193	2,963,484	303,363	300,000	300,000	28,833,040	28,346,145	3,345,984	350,337	300,000	300,000	32,642,466
Mutual.....	35,324,603	1,686,877	.....	.....	.....	37,011,480	39,753,697	1,935,537	.....	.....	.....	41,689,234
National.....	3,190,493	870,766	16,365	250,000	79,344	4,406,968	3,493,047	928,802	30,839	250,000	81,599	4,784,287
North American.....	17,088,590	1,235,871	.....	60,000	29,865	18,414,326	18,229,526	1,427,152	.....	60,000	39,624	19,756,302
Northern.....	2,504,243	243,137	.....	490,378	31,418	3,269,176	2,819,358	304,982	.....	490,378	24,819	3,639,537
Sauvegarde.....	1,076,315	269,819	.....	178,500	.....	1,524,634	1,207,611	308,761	10,531	178,500	4,000	1,709,403
Sovereign.....	1,076,127	239,038	16,276	209,995	70,000	1,611,436	1,326,048	212,618	11,627	209,995	70,000	1,833,288
Sun.....	71,862,592	21,392,117	44,693	500,000	(d)9,229,714	103,029,116	81,751,605	22,224,536	65,768	500,000	(e)7,907,677	112,449,586
†Tavellers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	298,593,289	49,250,764	957,595	5,156,859	10,418,842	364,377,349	335,606,164	53,220,197	1,254,115	5,189,032	9,318,611	404,588,119

† Figures not yet available.  
 (a) Including \$68,668 Staff Savings and Benefit Fund. In addition a contingent fund of \$446,716 is included in the other funds.  
 (b) Including \$180,876 Staff Savings and Benefit Fund. In addition a contingent fund of \$315,329 is included in the other funds.  
 (c) Contingent and mortality reserves are included in participating and non-participating funds.  
 (d) Being \$3,341 accident fund and \$9,226,373 funds of reinsured companies.  
 (e) Being \$975 accident fund and \$7,906,702 funds of reinsured companies.



PARTICIPATING FUNDS (ON A REVENUE BASIS.)

Company.	As at Dec. 31, 1919.									
	Provision for Profits.				All Other Policies.	Provision for Unreported Claims.	Miscellaneous.	Surplus (excluding profits contingently allotted to deferred dividend policies).	Surplus (including profits contingently allotted to deferred dividend policies).	Total Funds
	Reserve.	Accumulated Amounts on Deposit.	Deferred Dividend Policies.							
			Issued since Jan. 1, 1911.	Issued prior to Jan. 1, 1911. (contingently allotted).						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	52,219,915	50,644	320,183	4,381,078	2,515,000	68,327	-205,570	4,175,508	59,349,577	
Confederation.....	18,342,894	2,456	242,175	1,249,362		40,000	80,200	1,329,562	19,994,154	
Continental.....	2,104,207	1,450				4,000	-6,103	-6,103	2,103,554	
Crown.....	2,178,662	1,446	7,846	151,462				20,844	2,208,798	
Dominion.....	4,281,262		23,227	366,032				451,290	4,755,779	
Excelsior.....	3,988,508		54,800	424,069		4,000	183,480	607,549	4,654,857	
Great-West.....	23,153,046	776,690	232,088	2,411,084		11,650	495,515	2,906,599	27,264,693	
Imperial.....	13,104,107	86,672	163,360	1,536,403		18,000	262,321	1,798,724	15,170,863	
London.....	5,574,263	23,718	50,005	209,849	48,767	5,578	89,678	89,678	6,001,858	
Manufacturers.....	21,932,784	2,567	232,859	1,705,967	379,571	68,092	644,353	2,350,320	24,966,193	
Mutual.....	29,924,349	866,580	414,457	3,865,886		47,489	205,842	4,071,728	35,324,603	
National.....	3,103,613	14,199	958	61,721			10,002	71,723	3,190,493	
North American.....	14,360,992	409	147,755	1,702,304	394,307	25,000	457,823	2,160,127	17,088,590	
Northern.....	2,466,287	86	24,558		13,288		(d)	24	2,504,243	
Sauvegarde.....	995,147	12						81,156	1,076,315	
Sovereign.....	994,171	17,731		51,211				64,225	1,076,127	
Sun.....	65,846,249	61,975	84,368	1,692,087	370,525	222,000	3,585,388	5,277,475	71,862,592	
† Travellers.....										
Totals.....	264,570,456	1,906,635	1,998,639	19,808,515	3,721,458	514,136	221,687	25,450,429	298,593,289	

\* No apportionment, contingent or absolute, has yet been made to deferred dividend policies.

† Figures not yet available.

(a) Provision for taxes payable in following year.

(b) Contingency Reserve.

(c) Allotted absolutely, not contingently.

(d) The company has in force \$3,031,201 deferred dividend policies issued prior to Jan. 1, 1911, to which there is no contingent apportionment.



PARTICIPATING FUNDS (ON A REVENUE BASIS)—Concluded.

Company.	As at Dec. 31, 1920.									
	Reservc.	Accumu- lated Amounts on Deposit.	Provision for Profits.		All Other Policies.	Provision for Unreported Claims.	Miscel- laneous.	Surplus (exclud- ing profits- contingent- ly allotted to deferred dividend policies).	Surplus (includ- ing profits- contingent- ly allotted to deferred dividend policies).	Total Funds
			Deferred Policies.							
			Issued since Jan. 1, 1911	Issued prior to Jan. 1, 1911 (contingent- ly allotted)						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	57,246,816	62,781	440,130	4,368,156	1,516,560	68,189	.....	180,139	4,548,295	63,882,771
Confederation.....	20,539,525	6,912	303,155	1,291,583	.....	40,000	(a) 52,634	14,796	1,306,379	22,248,605
Continental.....	2,284,572	1,786	.....	.....	.....	4,000	.....	67,025	67,025	2,357,383
Crown.....	2,585,698	1,748	14,889	166,450	.....	6,188	.....	—	57,602	2,666,125
Dominion.....	5,003,681	.....	25,085	339,449	.....	.....	.....	63,786	403,235	5,432,001
Excelsior.....	4,540,504	75	70,760	429,951	.....	4,000	.....	185,805	615,756	5,231,095
Great-West.....	27,193,338	946,098	379,070	2,471,125	.....	11,650	(b) 200,000	846,028	3,317,153	32,017,309
Imperial.....	15,189,274	100,451	200,509	1,526,778	.....	18,000	.....	388,571	1,915,349	17,423,583
London.....	6,917,291	26,379	57,533	220,027	53,156	5,703	.....	110,166	110,166	7,390,255
Manufacturers.....	25,046,069	5,808	404,770	1,844,122	477,035	66,417	.....	501,924	2,346,046	28,346,115
Mutual.....	33,802,911	982,381	475,484	3,689,310	.....	49,229	.....	754,382	4,443,692	39,753,697
National.....	3,369,656	18,790	958	80,142	.....	.....	.....	23,501	103,643	3,493,017
North American.....	15,528,167	605	222,316	1,584,745	451,684	25,000	.....	417,009	2,001,754	18,229,526
Northern.....	2,747,413	1,952	28,145	.....	20,369	.....	.....	(d) 21,479	21,479	2,819,358
Sauvegarde.....	1,114,237	12	.....	55,288	.....	.....	.....	93,362	93,362	1,207,611
Sovereign.....	1,249,067	516	.....	1,532,296	.....	.....	.....	21,177	76,465	1,326,048
Sun.....	74,258,635	80,113	104,539	.....	396,321	292,000	.....	5,087,701	6,619,997	81,751,605
† Travellers.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	298,616,854	2,236,407	2,727,313	19,599,422	2,915,125	590,376	252,634	8,668,003	28,047,398	335,606,164

\* No apportionment, contingent or absolute, has yet been made to deferred dividend policies.

† Figures not yet available.

(a) Provision for taxes payable in following year.

(b) Contingency Reserve.

(c) Allotted absolutely, not contingently.

(d) The company has in force \$3,031 deferred dividend policies issued prior to Jan. 1, 1911, to which there is no contingent apportionment.



## NON-PARTICIPATING FUNDS (ON A REVENUE BASIS.)

Company.	As at Dec. 31, 1919.						As at Dec. 31, 1920.					
	Reserve.	Accumulated Amounts on Deposit.	Provision for unreported Claims.	Miscellaneous.	Surplus.	Total Funds.	Reserve.	Accumulated Amounts on deposit.	Provision for unreported Claims.	Miscellaneous.	Surplus.	Total Funds.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	6,595,831	2,470	6,673		479,096	7,084,070	7,065,830		6,811		309,558	7,382,199
Confederation.....	3,776,010	337	10,000	(a) 5,433	40,620	3,832,400	4,105,771	405	10,000	(a) 7,365	50,440	4,173,981
Continental.....	329,166		1,000		8,143	338,309	381,636		1,000		13,195	395,831
Crown.....	471,661				-8,304	463,357	573,438		664		-5,755	568,347
Dominion.....	220,608				17,714	238,322	236,976				24,377	261,353
Excelsior.....	562,745		1,000		45,853	609,598	657,373		1,000		43,385	701,758
Great-West.....	1,879,440		13,350	(b) 15,380	432,143	2,340,313	2,238,358		13,350	(b) 50,000	352,804	2,654,512
Imperial.....	880,657	2,003	2,000		62,831	947,491	954,107		2,000		68,128	1,024,235
London (Ordinary).....	675,347		821		6,599	682,767	830,535				7,828	839,173
Manufacturers.....	3,780,482		3,600		28,946	3,813,028	4,493,268		3,487		33,681	4,530,436
Mutual.....	2,789,579		6,908		166,997	2,963,484	3,147,106		8,583		190,295	3,345,984
National.....	1,215,214		2,854		468,809	1,686,877	1,357,635		2,914		574,988	1,935,537
North American.....	870,766					870,766	928,802					928,802
Northern.....	1,090,967		5,000		139,904	1,235,871	1,265,762		5,000		156,390	1,427,152
Sauvegarde.....	243,137					243,137	304,192				790	304,982
Sovereign.....	269,819					269,819	308,761					308,761
Sun.....	196,772				42,266	239,038	179,267				33,351	212,618
† Travellers.....	19,324,876	2,824	13,000		2,051,417	21,392,117	20,856,493	1,474	18,000		1,348,569	22,224,536
Totals.....	45,173,077	7,634	66,206	20,813	3,983,034	49,250,764	49,885,310	1,879	73,619	57,365	3,202,024	53,220,197

† Figures not yet available.  
(a) Provision for taxes payable in following year.  
(b) Contin encv reserve.



## SHAREHOLDERS' SURPLUS FUND (ON A REVENUE BASIS.)

Company.	Balance Dec. 31 1919.	Revenue during 1920.				Disbursements during 1920.							Balance Dec. 31 1920.		
		Shareholders' Proportion of Profits.		Interest added during 1920	Miscellaneous.	Total.	Dividends to Shareholders.	Proportion of Expenses.	Income Tax.	Shareholders' Proportion of Decrease in Assets due to Revaluation, Loss or Sale.	Transferred to			Total.	
		Non-Participating Account	Participating Account								Investment Reserve Fund.	Non-Participating Account			Participating Account
Canada..	\$ 281,983		\$ 280,061	\$ 75,689	\$ 355,750	\$ 150,000	(a) 10,608	\$ 8,919	\$	\$		\$	\$ 169,557	\$ 468,176	
Confederation	28,142	15,000	1,478	6,329	21,329	20,000		507					20,000	29,471	
Continental.	11,944		1,654	10,484	15,779	12,000				32		7,092	12,507	15,216	
Crown....			26,192	5,382	7,124								7,124		
Dominion...	72,225		6,208	12,742	38,934	25,600				3	150		25,600	85,559	
Excelsior ...	16,068		114,479	8,511	14,719	14,200		619					15,502	15,285	
Great-West ..	18,750		38,167	63,759	178,238	149,596		19,204					168,800	28,188	
Imperial....	114,189	13,339	2,637	31,591	83,097	(c) 67,500	(b) 1,500		363				69,000	128,286	
London....	33,597	1,987	44,117	4,974	9,598	31,000			8,569				31,363	11,832	
Manufacturers...	303,363		3,380	35,208	79,543	24,000							32,569	350,337	
National..	16,365	16,960		14,134	34,474	20,000							20,000	30,839	
North American..		3,099		3,438	6,537	6,000				537			6,537		
Northern.				27,896	27,896				1,673				27,896		
Sauvegarde....		968	1,356	10,522	13,024			944		1,549			2,493	10,531	
Sovereign ..	16,276			14,031	14,221	12,600		247	1,050		1,322		15,870	14,627	
Sun .....	44,693		77,870	31,129	(d) 350,000	425,000		1,556	6,861	4,507			437,924	65,768	
Travellers.															
Totals.....	957,595	51,353	597,599	355,819	354,491	957,496	15,385	47,795	6,628		1,472	7,092	26,874	1,062,742	1,254,115

\* Figures not yet available.

(a) Including \$7,265 special expenditures charged to shareholders' account.

(b) \$1,000 grants to Community Service and \$500 grant to Y.M.C.A.

(c) Including \$25,000 Stock dividends.

(d) Bonus to shareholders from accumulated surplus of non-participating and annuity branches.



PARTICIPATING ACCOUNT—REVENUE (ON A REVENUE BASIS.)

Company.	Assurance Premiums.			Consideration for Annuities.	Consideration for Supplementary Contracts.	Amounts left on Deposit.	Interest, Dividends and Rents.	Profit on Sale of Securities.	Increase in Assets due to Revaluation.	Miscellaneous Profits.	Miscellaneous Revenue.	Transferred from			'Total Revenue.	
	First Year.		Renewal.									Investment Reserve Fund.	Shareholders' Account.	Non-Par. Fund.		
	Annual.	Single.														
Canada...	1,942,129	2,060,420	6,799,227			19,130	3,360,228	81,106		97,581	17,025				\$	14,983,758
Confederation..	1,045,230	237,306	3,310,206	234,253	55,616	4,883	1,090,761	42,036			4,921	50,000		317,040		5,817,897
Continental.	125,103	1,670	385,291	29,344	3,210	276	109,451	3,456	37,894							663,141
Crown.....	185,700	3,445	539,080	673		240	124,254	15,303			97					868,792
Dominion...	427,439	65,473	1,008,524				293,821		358							1,795,615
Excelsior.....	273,228	2,400	863,653			75	294,569									1,433,923
Great-West ..	1,618,532	113,503	5,858,163		46,064	138,037	1,839,879	63,825	3,359					6,000		9,687,362
Imperial.....	974,082	72,572	2,966,049	2,000	22,924	32,538	893,745	396			(a) 24,894					4,989,200
London.	528,866	5,393	1,427,040			5,545	387,771	5,205		677	2,896			66,478		2,429,871
Manufacturers.....	1,837,984	109,014	4,503,670			3,447	1,555,918	123,492	67,026							8,207,408
Mutual....	1,521,311	311,726	5,644,290		72,683	133,215	2,132,753	58,300	36,598		5,007					9,915,883
National..	208,062	3,866	633,559		7,453	3,379	201,373	8,602	1,500		480					1,068,274
North American.	701,530	30,455	2,346,733		26,460	267	980,492	26,571	520	20,743	(b) 24,967	28,286	26,223			4,158,218
Northern.....	180,805	1,309	481,645			1,797	142,653	6,263	835							869,501
Sauvegarde....	54,887	178	201,342	276	10,000	2,788	61,616					6,144	651			319,388
Sovereign.....	103,190	915	308,156		27,140	6,855	77,145	1,056		476,057	c1,552,819					510,045
Sun...	4,293,153	449,829	14,918,075				4,180,189									25,904,117
*Travellers.																
Totals.	16,021,231	3,469,474	52,194,703	266,546	271,550	352,472	17,726,618	435,611	148,090	595,058	1,640,220	84,430	26,874	389,518		93,622,393

\* Figures not yet available.  
 (a) Including \$24,015 transferred from Contingency reserve.  
 (b) Including \$24,864 transferred from non-participating fund to adjust error, 1919.  
 (c) Including \$1,464,887 assets of reinsured company.



NON-PARTICIPATING REVENUE ACCOUNT—REVENUE (ON A REVENUE BASIS).

Company.	Assurance Premiums.			Consideration for Annuities.	Consideration for Supplementary Contracts.	Amounts left on Deposit.	Interest, Dividends and Rents.	Profit on Sale of Securities.	Increase in Assets due to Revaluation.	Miscellaneous Profits.	Miscellaneous Revenue.	Transferred from		Total Revenue.
	First Year.		Renewal.											
	Annual.	Single.												
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	111,460	87,178	436,422	356,971	11,288	145	407,959	9,759		11,742				1,432,779
Confederation.....	82,427		481,324	83,504			208,518	8,403						864,321
Continental.....	16,717		81,998	52			17,602	578	6,094					123,041
Crown.....	29,393		132,170	344			26,132	3,357	18				7,092	198,488
Dominion.....	7,267		36,506	227			14,095							58,113
Excelsior.....	51,672		136,865				38,505							230,042
Great-West.....	256,328	2,206	433,602	3,909			154,941	5,375	283					856,644
Imperial.....	20,130		114,846				53,935	22		572	(a) 535			189,513
London { Ordinary.....	66,973		170,962				44,068	627		82	1,775			283,217
{ Industrial.....			1,407,322				241,586	3,447		449				1,654,579
Manufacturers.....	131,243	45,907	418,104	15,008	13,764		184,141	14,615	7,932					830,714
Mutual.....	73,097	368	187,685	33,332			102,902	2,784	1,748					401,916
National.....	14,204	2,067	110,619		1,470		53,657	2,371						184,388
North American.....	69,647	21,505	290,521	2,488	2,940		73,690	2,096		1,977	11			464,875
Northern.....	33,833	4,459	71,608	1,585			13,850	693	58			3,132		129,218
Sauvegarde.....	6,851		41,672				16,274		221					65,085
Sovereign.....	18,323		6,959				14,464	155						39,901
Sun.....	164,837	64,785	569,010	1,563,996	1,719		1,166,007			83,870	(b) 176,823			3,791,047
† Travellers.....														
Totals.....	1,157,402	228,475	5,128,195	2,061,416	31,181	145	2,832,326	51,282	16,354	98,692	179,219	3,132	7,092	11,797,911

† Figures not yet available.  
(a) Including \$206 transferred from industrial account.  
(b) Including \$173,201 assets of reinsured company.



PARTICIPATING REVENUE ACCOUNT—DISBURSEMENTS (ON A REVENUE BASIS).

Company.	Claims Admitted or Intimated under Assurance Policies.			Annuities.		Dividends to Policyholders.	Payments on Supplementary Contracts, Premium Reductions and Deposits Withdrawn.	Commission to Agents.		Taxes, Licenses and Fees.	Medical Fees.	Expenses	Decrease in Assets due to Revaluation, Loss or Sale.	Transferred to		Miscellaneous Payments and Losses.	Total Disbursements.
	Death.	Maturity.	Disability.	Surrender Values.	Life (including Surrender Values.)			First Year.	Renewal.					Investment Reserve Fund.	Shareholders' Account		
Canada.....	\$ 2,461,316	\$ 978,999	\$ 300	\$ 1,119,452	\$ 2,349	\$ 2,472,403	\$ 125,106	\$ 1,032,064	\$ 379,769	\$ 207,212	\$ 98,375	\$ 1,036,667	\$ 79,073	\$ 99,615	\$ 280,061	\$ 77,803	\$ 10,450,564
Confederation....	818,529	434,629		454,158	726	298,229	39,489	687,702	122,824	68,539	63,593	532,992		42,036			3,563,446
Continental.....	48,926	47,400		88,819		14,971	539	82,914	17,337	7,752	11,170	87,260			1,478	746	409,312
Crown.....	80,844	17,000	673	29,137		15,511	1,325	117,849	23,504	10,901	12,924	94,353	5,790		1,654		411,465
Dominion.....	189,394	112,640		75,532		117,437	17,932	262,962	44,843	13,369	28,519	209,604	20,969		26,192		1,119,393
Excelsior.....	191,304	44,975	200	129,369		55,872	683	141,628	17,219	19,151	21,265	224,157	128	5,528	6,208		857,687
Great West.....	990,123	170,410	849	573,003		667,539	92,034	1,059,014	105,427		128,714	1,003,154			114,479		4,904,746
Imperial.....	567,947	214,366	30	205,681	206	302,512	45,653	600,555	169,113	45,500	50,192	496,550			38,167	8	2,736,480
London.....	193,351	53,124		55,023	3,160	61,810	4,530	339,157	93,424	26,191	56,146	149,637			2,637	3,284	1,041,474
Manufacturers....	862,591	571,469	456	521,846		397,050	19,314	1,129,953	334,235	108,458	95,934	623,547	118,276		44,117		4,827,456
Mutual.....	1,200,594	702,379	550	445,658		1,044,492	172,041	932,608	356,344	115,117	89,592	427,414					5,486,789
National.....	133,135	99,135		115,184	35	37,796	3,613	164,004	21,860	12,760	15,052	157,997			3,380		765,720
North American...	546,619	442,817		473,935	686	393,153	16,924	442,696	121,408	48,312	47,524	349,036					3,017,282
Northern.....	82,046	37,606		83,844		14,919	2,091	132,879	23,393	12,529	17,660	147,416					554,386
Sauvegarde.....	43,419	7,000		19,252		1,192		41,071	5,564	5,527	7,302	44,060	9,507	2,803	1,356	39	188,092
Sovereign.....	47,736	8,000	50	15,355		8,297	9,859	46,509	10,355	6,978	8,424	98,561					260,124
Sun.....	3,308,146	1,436,188	4,200	1,602,679		1,581,995	93,903	2,346,355	758,615	296,726	199,856	2,099,515	1,362,670		77,870	846,386	16,015,104
*Travellers.....																	
Totals.....	11,766,230	5,378,137	7,308	6,007,927	7,162	7,485,178	645,039	9,559,920	2,605,234	1,005,022	952,242	7,781,920	1,732,131	150,205	597,599	928,266	56,609,520

\* Figures not yet available.  
(a) Transferred to Staff Savings and Benefit Fund.  
(b) Transferred to Real Estate Contingent Fund.



NON-PARTICIPATING REVENUE ACCOUNT—DISBURSEMENTS (ON A REVENUE BASIS).

Company.	Claims Admitted or Intimated under Assurance Policies.			Annuities.			Payments on Supplementary Contracts and Deposits Withdrawn.	Commission to Agents.		Taxes, Licenses and Fees.	Medical Fees.	Expenses.	Decrease in Assets due to Revaluation, Loss or Sale.	Transferred to		Miscellaneous Payments and Losses.	Total Disbursements.
	Death.	Maturity.	Surrender Values.	Life.	Certain.	Surrender Values.		First Year.	Renewal.								
							\$			\$	\$	\$	\$	\$	\$	\$	\$
Canada.....	197,301	41,669	40,369	326,965	1,638	688	5,569	31,409	10,869	15,997	4,215	95,793	9,515	11,986		(a) 340,667	1,134,650
Confederation.....	155,827	37,202	32,033	113,103			474	36,679	8,914	9,591	2,736	47,857		58,403	15,000	4,921	522,740
Continental.....	22,000	8,680	6,133	1,800			50	6,935	3,004	1,500	1,192	13,117				1,108	65,519
Crown.....	40,326	7,500	7,399	250			1,250	12,248	3,676	2,418	1,374	15,696	1,264			97	93,498
Dominion.....	18,111	2,167	2,250	442			1,310	2,060	1,276	392	603	5,438	1,033				35,082
Excelsior.....	49,244	20,868	1,155	759			417	10,694	1,667	3,412	3,757	45,169	17	723			137,882
Great-West.....	190,666	14,000	7,243	11,425				148,867	4,951		16,952	142,341				6,000	542,445
Imperial.....	55,144	—	15,189	2,529	100		6,330	10,975	4,944	1,793	1,084	16,836			13,339	879	112,769
London { Ordinary	24,491	15,071	10,160	1,250				35,373	10,203	3,213	6,711	19,994			375		126,841
London { Industrial..	168,425	73,072	10,802	3			(b) 184	489,843	17,906	19,642	5,957	100,947			1,612	(c) 66,684	937,171
Manufacturers.....	163,617	55,083	36,016	11,129			6,090	55,029	17,906	10,261	6,996	65,232	13,998			6,857	448,214
Mutual.....	41,032	34,150	11,087	9,547			2,662	20,747	5,969	4,906	4,244	13,905				5,007	153,256
National.....	53,976	1,000	14,979				3,600	7,548	994	2,270	987	23,070	488		16,960	480	126,352
North American..	103,136	4,005	23,931	4,914			1,367	29,372	6,836	5,959	3,250	42,284	10,559	(d) 18	3,099	(e) 34,864	273,594
Northern.....	16,436	110	5,139	1,101				15,268	3,177	1,962	2,055	22,125					67,373
Sauvegarde.....	8,650		1,289					1,634	901	1,045	625	7,770	2,511	740	968	10	26,143
Sovereign.....	22,476	1,255	9,346				250	4,268	710	1,308	968	20,918		4,822			66,321
Sun.....	299,090	(f) 73,440	89,215	1,422,043	4,063	77,994	14,239	92,036	19,559	21,218	3,087	116,216	354,186		347,500	24,742	2,958,628
*Travellers..																	
Totals.....	1,629,948	372,899	323,735	1,907,260	5,801	78,682	43,792	521,142	595,399	106,887	66,793	814,708	393,571	76,692	398,853	492,316	7,828,478

\* Figures not yet available.

(a) Including \$317,039 transferred to Participating Fund and \$6,600 transferred to Staff Savings and Benefit Fund.

(b) Dividends on Industrial Policies.

(c) Being \$66,478 transferred to Participating Fund and \$206 transferred to Non-Participating Fund.

(d) Transferred to Real Estate Contingent Fund.

(e) Being \$10,000 transferred to Staff Pension Fund and \$24,864 transferred to Participating Fund to adjust error, 1919.

(f) Including \$581 paid on account of Disability.



ABSTRACT OF STATEMENTS MADE BY FRATERNAL BENEFIT SOCIETIES

Licensed to transact business in Canada for the year 1920, in accordance with the Insurance Act, 1917, amended 1919.

CANADIAN FRATERNAL BENEFIT SOCIETIES. ABSTRACT OF LIFE INSURANCE (MORTUARY FUND), 1920.—DATE OF RETURNS, DECEMBER, 31, 1920

Societies	Premiums paid by members	New certificates issued, less not taken		Certificates in force at date of returns		Certificates become claims		Benefits paid		Payments due under contracts	
		Number	Amount	Number	Amount	Number	Amount	Death claims	Matured Endowments, Old Age and other benefits	Not resisted	Resisted
	\$		\$		\$		\$	\$	\$	\$	\$
Alliance Nationale. { (a)... (b)... (c)...	372,250 17,213 389,463	2,975 568 3,543	2,965,465 456,500 3,421,965	28,660 1,717 30,377	23,068,785 1,212,739 24,281,524	277 5 282	222,704 4,500 227,204	224,184 2,500 226,684	71,694 263 71,957	19,200 3,000 22,200	500 500
Ancient Order of Foresters. { (a)... (b)... (c)...	91,130 463,621 199,587	686 4,039 1,665	594,415 3,090,420 1,133,750	3,870 33,111 16,340	3,223,327 25,979,793 11,889,885	22 394 122	22,255 331,431 94,672	19,969 307,236 85,172	2,131 8,674 1,751	667 37,041 13,000	
Artisans Canadiens. { (a)... (b)... (c)...	663,208 246,833 44,701	5,704 179 342	4,224,170 139,250 342,000	49,451 8,121 1,992	37,869,678 8,806,338 1,987,850	516 210 32	426,103 224,429 31,500	392,408 196,675 33,500	10,425 1,751 429	50,041 27,578 4,000	
Catholic Mutual Benefit Association	1,222,807	4,409	4,581,000	67,152	66,364,361	1,646	1,632,868	929,972	788,633	64,477	2,000
Commercial Travellers Mutual Benefit Society. { (a)... (b)... (c)...	1,907,789 3,130,596 106,699	11,757 16,166 271	11,787,600 16,368,600 285,000	109,113 176,265 2,468	105,770,533 172,134,894 3,133,783	2,003 3,649 37	2,044,541 3,677,409 57,000	1,385,959 2,315,931 58,372	781,965 1,570,598 5,002	48,279 112,756 12,502	1,000 3,000
Independent Order of Foresters. { (a)... (b)... (c)...	139,239	875	661,000	6,183	5,677,414	86	91,000	77,683		27,250	
Royal Guardians.											
Woodmen of the World....											
Totals, 1920	2,687,280 2,124,589 4,811,869	13,776 13,990 27,766	12,658,550 13,377,850 26,036,400	151,557 127,170 278,727	138,241,651 118,873,157 257,114,808	2,704 2,130 4,834	2,613,187 2,143,713 4,756,900	1,847,591 1,473,631 3,321,222	876,563 783,979 1,660,542	192,715 64,279 256,994	2,000 1,500 3,500
Totals, 1919.	2,654,835 2,039,096 4,693,931	12,155 11,427 23,582	10,405,843 10,152,010 20,557,853	150,100 124,071 274,171	134,055,399 115,684,705 249,740,104	2,786 2,187 4,973	2,643,671 2,186,070 4,829,741	2,102,648 1,646,441 3,749,089	895,105 701,066 1,596,171	180,919 71,540 252,459	1,992 1,992
Increase, i; decrease, d. { (a)... (b)... (c)...	32,445 i 85,493 i 117,938 i	1,621 i 2,563 i 4,184 i	2,252,707 i 3,225,840 i 5,478,547 i	1,457 i 3,099 i 4,556 i	4,186,252 d 3,188,452 d 7,374,704 d	82 d 57 d 139 d	30,484 d 42,357 d 72,841 d	255,057 d 172,810 i 427,867 i	18,542 d 82,913 i 64,371 i	11,796 i 7,261 i 4,535 i	8 1,500 1,508

(a) In Canada. (b) Out of Canada. (c) Total Business.



FOREIGN FRATERNAL BENEFIT SOCIETIES. ABSTRACT OF LIFE INSURANCE IN CANADA (MORTUARY FUND), 1920.—DATE OF RETURNS, DECEMBER 31, 1920

Societies	Premiums paid by members	New Certificates issued, less not taken		Certificates in force at date of returns		Certificates become claims		Benefits paid		Payments due under contracts	
		Number	Amount	Number	Amount	Number	Amount	Death claims	Matured Endowments, Old Age and other benefits	Not resisted	Resisted
Association Canado-Americane..	48,043	1,148	729,200	4,539	3,127,650	43	29,450	29,450	366	3,250	
Catholic Order of Foresters...	441,618	1,593	1,482,500	29,733	29,958,500	399	410,500	416,927		76,100	1,000
Jewish National Workers' Alliance of America..	1,504	669	164,100	1,889	458,400	5	1,300	1,600		500	
*Knights of Columbus..											
Knights of Pythias.....	14,169	18	25,000	599	692,013	11	16,000	15,000		1,000	
Ladies Catholic Benevolent Association...	2,349	20	18,000	514	407,250	4	2,500	2,500			
Maccabees.....	183,355	542	504,000	10,036	10,348,000	165	201,375	199,955	26,694	5,850	
Royal Arcanum.....	176,981	205	234,500	3,741	5,946,786	68	126,690	128,477	234	20,000	
Western Mutual Life Association..	91,573	310	811,000		7,017,500			51,000	1,312	10,000	
Woman's Benefit Association of the Moccabees..	17,855	580	495,500	2,059	1,724,728	14	13,512	17,484		1,000	
Workmen's Circle.....	7,306	669	164,100	1,889	458,400	5	1,300	1,600			
Totals, 1920.....	984,753	5,754	4,627,900	54,999	60,139,227	714	802,627	863,993	28,606	117,700	1,000

\* The details of the statement of the Knights of Columbus have not been received in time for insertion in this Abstract.



CANADIAN FRATERNAL BENEFIT SOCIETIES, ABSTRACT OF SICKNESS AND FUNERAL INSURANCE, 1920. DATE OF RETURNS, DECEMBER 31, 1920.

Societies	Premiums paid by members	Certificates				Benefits paid		Payments due under Contracts	
		New Issued	Terminated		In force at date of Returns	Sickness	Funeral	Not resisted	Resisted
			Death	Lapse					
	\$			Total		\$		\$	\$
Alliance Nationale.....	111,341	2,451	182	1,155	1,337	108,066		†20,000	
	5,978	417	4	171	175	4,712			
	117,319	2,871	186	1,326	1,512	112,778		†20,000	
Ancient Order of Foresters..	20,488					2,666	19,265		
	110,886	2,668	289	1,076	1,365	108,471		4,057	
Artisans Canadiens.....	54,004	964	92	599	691	34,464		915	
	164,890	3,632	381	1,675	2,056	142,935		4,972	
Catholic Mutual Benefit Association..	6,171	83	12	612	624	5,919		†1,500	
	209,020	89,598	*	108,650	108,650	182,084	16,190	5,640	50
Independent Order of Foresters.....	88,982	52,697	*	48,446	48,446	61,810	6,125	2,039	
	298,002	142,295	*	157,096	157,096	243,894	22,315	7,679	50
Royal Guardians.....	2,504	152		124	124	1,858		138	
Woodmen of the World.....	7,000	384	12	111	123	5,280	550		
Totals, 1920. ....	467,410	95,339	495	111,728	112,223	414,344	36,005	31,335	50
	148,964	54,078	96	49,216	49,312	100,986	6,125	2,954	
	616,374	149,417	591	160,944	161,535	515,330	42,130	34,289	50
Totals, 1919. ....	468,333	7,855	16,550			423,923	42,405	48,302	99
	139,689	3,072				100,603	6,355	2,779	43
	608,022	10,927	16,550			524,526	48,760	51,081	142
Increase, (i), decrease, (d).....	d	87,481 d	16,055 i	111,728 i	112,223 i	9,579 d	6,400 d	16,967 d	49
	i	5,006 i	96 i	49,216 i	49,312 i	383 d	230 i	175 d	43
	i	138,490 d	15,959 i	160,944 i	161,535 i	9,196 d	6,630 d	16,792 d	92

(a) In Canada. (b) Out of Canada. (c) Total business. \*By death and lapse. †Estimated.



FOREIGN FRATERNAL BENEFIT SOCIETIES, ABSTRACT OF SICKNESS AND FUNERAL INSURANCE IN CANADA, 1920. DATE OF RETURNS  
DECEMBER 31, 1920.

Societies	Premiums paid by members	Certificates						Benefits paid		Payments due Under contracts		
		New Issued	Terminated			In force at Date of Returns	Sickness	Funeral	Not resisted	Resisted		
			Death	Lapse	All other						Total	
	\$	650	18	235		2,773	\$		\$	20	\$	
*Association Canado Americaine...	13,262	600	1			666						
Jewish National Worker's Alliance...	1,195	850	23	427	16	3,067		1,150		2,867	472	
Maccabees...	16,210					60						
Women's Benefit Association, of the Maccabees...	1,186	667	5	401	19	1,866				115		
Workmen's Circle...	7,464											
Totals, 1920	39,317	2,767	47	1,067	35	8,432	41,728	1,150	3,002		472	

CANADIAN FRATERNAL BENEFIT SOCIETIES - ASSETS (ALL FUNDS) AS AT DECEMBER 31, 1920.

Societies	Ledger Assets								Non-Ledger Assets			Total Assets		
	Real Estate	Loans on Real Estate	Loans on Collaterals	Policy Loans and Liens	Bonds and Debentures	Stocks	Cash	Other Ledger Assets	Total Ledger Assets (Book Value)	Total Ledger Assets taken at Market value	Interest and rents, due and accrued		Out-standing and deferred Premiums and Contributions	Other Non-Ledger Assets
Alliance Nationale	\$ 87,684	2,624,386		111,889	1,031,960		55,884		3,911,803	3,942,780	71,881	50,917	716,040	4,781,618
Ancient Order of Foresters	647			32,521	653,602		31,930	62	718,762	703,049	11,126	49,914	2,901	766,991
Artisans Canadiens	104,484	744,937		358,332	3,899,701	2,650	45,507		5,155,611	5,172,016	68,775	21,694		5,262,485
Catholic Mutual Benefit Association		94,500		82,024	620,372		45,578		842,474	833,645	23,984	38,251	3,493	899,373
Commercial Travellers Mutual Benefit Society	31,490			20,208	129,674		13,011	330	194,713	191,555	3,097	138		194,790
Independent Order of Foresters	1,078,588	3,557,560	4,185,168	22,724,575	13,973,121	474,916	255,243	18,194	46,267,365	43,734,558	498,922	21,489		44,254,969
Royal Guardians	83,059	140,399	16,550	76,630	297,307	2,756	5,303		622,004	641,853	13,761	20,605	2,433	678,652
Woodmen of the World	22,000	252,651			739,776		24,262	50,000	1,088,689	1,095,966	29,500	22,615	1,000	1,149,081
Totals	1,407,952	7,414,433	4,201,718	23,406,179	21,345,513	480,322	476,718	68,586	58,801,421	56,315,422	721,046	225,623	725,867	57,987,958



SESSIONAL PAPER No. 9

CANADIAN FRATERNAL BENEFIT SOCIETIES—LIABILITIES AS AT DECEMBER 31, 1920.

Societies	Liabilities under Contracts in force for Payments not due (Reserve).				Liabilities for Payments due under Contracts (Unsettled claims).				Miscellaneous Liability under contracts	Special Reserve Funds	Borrowed Money	All other Liabilities	Total Liabilities	Basis of Mortuary Reserve
	Mortuary		Sickness & Funeral		Mortuary		Sickness & Funeral							
	\$	\$	\$	\$	\$	\$	\$	\$						
Alliance Nationale.....	*3,824,000	*544,000		*1,817	22,700	*20,000			1,500			1,686	4,415,703	N.F.C. 4%
Ancient Order of Foresters.....	571,413	28,607		25,968	667				4,482	50,000			681,137	Om(5) 3½%
Artisans Canadiens.....	4,477,246	†397,384		†12,981	59,041	4,972		17	11,630			14,424	4,968,695	N.F.C. 4%
Catholic Mutual Benefit Association.....	789,800	†12,928			27,578	*1,500					600		831,806	N.F.C. 4%
Commercial Travellers Mutual Benefit Society.....	185,491				4,000				675				190,766	†Canada Life (5) 4%
Independent Order of Foresters.....	41,972,863	†109,285			115,756	7,729			186,626	1,000,000	20,000	9,061	43,691,320	Forester's Exp. 4%
Royal Guardians.....	438,382	5,187			12,502	138			4,341		57,562	1,936	520,048	N.F.C. 4% Om(5) 3½%
Woodmen of the World.....	*949,000	*54,600			27,250				3,438			1,564	1,035,852	N.F.C. 4%
Totals.....	53,208,195	1,151,991		40,766	260,494	34,339		17	212,692	1,050,000	258,162	28,671	56,245,327	

\*Estimated.

†Net Fund.

‡Also known as "Hunter's Table".

FOREIGN FRATERNAL BENEFIT SOCIETIES—ASSETS IN CANADA (ALL FUNDS) AS AT DECEMBER 31, 1920.

Societies	Real Estate	Loans on Real Estate	Loans on Collaterals	Policy Loans and Liens	Bonds and Debentures	Stocks	Cash	Other Ledger Assets	Interest and rents, due and accrued	Out-standing and deferred Premiums and Contributions	Other Non-Ledger Assets	Total Assets
Association Canado-Américane.....	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Catholic Order of Foresters.....					14,850		10,476		329	5,997		31,562
Jewish National Workers' Alliance of America.....					9,970							9,970
*Knights of Columbus.....					9,600		9,288		167	4,352		23,407
Knights of Pythias.....												
Ladies Catholic Benevolent Association.....					18,650		14,875		238			33,763
Maccabees.....					11,000				19			11,019
Royal Arcanum.....					10,800		23,247		148	26,869		215,032
Western Mutual Life Association.....				153,968	9,600		37,898			16,051		91,490
Women's Benefit Association of the Maccabees.....				27,941	77,050							77,050
Workmen's Circle.....					10,588		12,034			2,276	351	25,249
Totals.....				181,909	182,308		107,818		901	55,455	351	528,742

\* See page 186.



FOREIGN FRATERNAL BENEFIT SOCIETIES—LIABILITIES IN CANADA AS AT DECEMBER 31, 1920

Societies	Liability under Contracts in force for Payments not due (Reserve)			Liability for Payments due under Contracts			Miscellaneous Liability under contracts	All other Lia. bilities	Total Liabilities
	Mortuary	Sickness & Funeral	Other Funds	Mortuary	Sickness & Funeral	Other Funds			
							\$	\$	\$
Association Canado-Américane.....	128,138	6,648	.....	3,250	20	.....	32	277	138,365
Catholic Order of Foresters.....	6,457,058	.....	.....	77,100	.....	.....	.....	.....	6,534,158
Jewish National Workers Alliance of America.....	10,733	3,937	.....	500	.....	.....	.....	.....	15,170
* Knights of Columbus.....	103,658	.....	.....	1,000	.....	.....	.....	.....	104,658
Knights of Pythias.....	25,267	.....	.....	.....	.....	.....	.....	.....	25,267
Ladies Catholic Benevolent Association.....	1,807,166	.....	.....	5,850	3,340	.....	23,633	960	1,840,949
Maccabees.....	378,308	.....	.....	20,000	.....	.....	.....	.....	398,308
Royal Arcanum.....	72,712	.....	.....	10,000	.....	.....	.....	.....	82,712
Western Mutual Benefit Association.....	159,357	.....	.....	1,000	.....	.....	.....	904	161,261
Women's Benefit Association of the Maccabees.....	11,374	59,833	.....	.....	115	.....	.....	.....	71,322
Workmen's Circle.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	9,153,771	70,418	.....	118,700	3,475	.....	23,665	2,141	9,372,170

\* See page 186.



SESSIONAL PAPER No. 9

CANADIAN FRATERNAL BENEFIT SOCIETIES—INCOME, 1920

Societies	Premiums			Received for Expense Purposes	Interest Divi- dends and Rents	Gross Profits on Sale on Maturity of Ledger Assets	All other Income	Total Income
	Mortuary	Sickness and Funeral	All Other					
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	389,463	117,319	790	182,589	235,969	.....	327	926,457
Ancient Order of Foresters.....	91,130	20,488	.....	† 17,014	36,520	936	3,676	169,764
Artisans Canadiens.....	663,208	164,890	7,899	174,765	233,023	9	27,467	1,271,261
Catholic Mutual Benefit Association.....	246,833	6,171	.....	24,630	36,682	.....	8,790	323,106
Commercial Travellers Mutual Benefit Society.....	44,701	.....	.....	4,233	9,716	390	.....	59,040
Independent Order of Foresters....	3,130,596	298,002	.....	▪ 1,913,206	16,698	.....	5,276	5,363,778
Royal Guardians.....	106,699	2,504	.....	6,054	28,747	450	146	144,600
Woodmen of the World.....	139,239	7,000	.....	12,169	55,899	944	653	215,904
Totals.....	4,811,869	616,374	8,689	421,454	2,549,762	19,427	46,335	8,473,910

\*Included with premiums.    †Received for sickness expenses.    Provision for mortuary expenses included in premiums.

CANADIAN FRATERNAL BENEFIT SOCIETIES—DISBURSEMENTS, 1920.

Societies	Benefits paid to or in respect of Members				Expenses	Gross Loss on Sale of securities	All Other Disburse- ments	Total Dis- burse- ments
	Mortu- ary Fund	Sickness and Funeral	All Other Funds	Total				
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	298,641	112,778	108	411,527	196,903	.....	.....	608,430
Ancient Order of Foresters.....	29,081	21,931	.....	51,012	45,505	63	.....	96,580
Artisans Canadiens.....	402,833	142,935	1,309	547,077	162,590	.....	.....	709,667
Catholic Mutual Benefit Association.....	196,892	5,919	.....	202,811	23,542	.....	5,424	231,777
Commercial Travellers Mutual Benefit Society.....	33,929	.....	.....	33,929	5,367	.....	.....	39,296
Independent Order of Foresters....	3,886,529	266,210	.....	4,152,739	691,193	26,141	102,950	4,973,023
Royal Guardians.....	63,373	1,858	.....	65,231	31,938	.....	.....	97,169
Woodmen of the World.....	77,683	5,830	.....	83,513	33,823	.....	.....	117,336
Totals.....	4,988,961	557,461	1,417	5,547,839	1,190,861	26,204	108,374	6,873,278

\*Orphans Home and Sanitoria maintenance.

FOREIGN FRATERNAL BENEFIT SOCIETIES—INCOME IN CANADA 1920.

Societies	Premiums			Received for Expense Purposes	Interest Divi- dends and Rents	Gross Profit on Sale or Maturity of Ledger Assets	All other Income	Total Income
	Mortuary	Sickness and Funeral	All Other					
	\$	\$	\$	\$	\$	\$	\$	\$
Association Canado—Americane....	48,043	13,262	.....	8,309	829	.....	.....	70,443
Catholic Order of Foresters.....	441,618	.....	.....	29,138	.....	.....	.....	470,756
Jewish National Workers of America Alliance.....	1,504	1,195	.....	5,107	.....	.....	.....	7,806
†Knights of Columbus.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of Pythias.....	14,169	.....	.....	1,934	1,000	.....	.....	17,103
Ladies Catholic Benevolent Association.....	2,349	.....	.....	6,017	468	.....	.....	8,834
Maccabees.....	183,355	16,210	.....	122,949	718	.....	.....	323,232
Royal Arcanum.....	176,981	.....	.....	7,846	2,102	.....	.....	186,929
Western Mutual Benefit Association	91,573	.....	.....	*.....	4,865	.....	.....	96,438
Women's Benefit Association of the Maccabees.....	17,855	1,186	1,237	8,731	3,389	.....	.....	32,398
Workmen's Circle.....	7,306	7,464	.....	3,869	359	.....	.....	18,998
Totals.....	984,753	39,317	1,237	193,900	13,730	.....	.....	1,232,937

\*Included with premiums.    † See page 186.



11 GEORGE V, A. 1921

## FOREIGN FRATERNAL BENEFIT SOCIETIES—DISBURSEMENTS IN CANADA 1920

Societies	Benefits paid to or in respect of Members				Expenses	Gross Loss on Sale of securities.	All Other Disbursements	Total Disbursements
	Mortuary Fund	Sickness and Funeral	All Other Funds	Total				
	\$	\$	\$	\$	\$	\$	\$	\$
Association Canado—Americane....	29,816	11,034		40,850	7,469			48,319
Catholic Order of Foresters.....	416,927			416,927	9,455			426,382
Jewish National Workers Alliance of America.....	1,600	5,845		7,445	459			7,904
*Knights of Columbus.....								
Knights of Pythias.....	15,000			15,000	1,509			16,509
Ladies Catholic Benevolent Association.....	2,500			2,500	752			3,252
Maccabees.....	226,649	16,375		243,024	88,319			331,343
Royal Arcanum.....	128,711			128,711	80			128,791
Western Mutual Benefit Association	52,312			52,312	4,430			56,742
Womens Benefit Association of the Maccabees.....	17,484	3,779	508	21,771	3,699			25,470
Workmen's Circle.....	1,600	5,845		7,445				7,445
Totals.....	892,599	42,878	508	935,985	116,172			1,052,157

## CANADIAN FRATERNAL BENEFIT SOCIETIES—AMOUNTS OF LIFE INSURANCE (MORTUARY FUND) TERMINATED DURING 1920.

Societies	Death	Maturity and Expiry	Disability	Old Age Annuity granted	Surrender	Lapse and Decrease	Not Taken	Total
	\$	\$	\$	\$	\$	\$	\$	\$
Alliance Nationale.....	222,704		4,750	58,195		975,406		1,261,055
	4,500			150		194,232		198,882
	227,204		4,750	58,345		1,169,638		1,459,937
Ancient Order of Foresters.....	20,124	2,199			16,657	73,205	32,950	145,135
	317,831		13,600			894,389		1,225,820
Artisans Canadiens.....	92,072		2,600			410,922		505,594
	409,903		16,200			1,305,311		1,731,414
Catholic Mutual Benefit Association.....	224,429					1,030,301		1,254,730
Commercial Travellers Mutual Benefit Society.....	31,500					108,150		139,650
	939,089	12,500	32,658	648,621		6,683,965		8,316,833
Independent Order of Foresters.....	1,376,971	4,973	50,206	612,391		11,327,581		13,372,122
	2,316,060	17,473	82,864	1,261,012		18,011,546		21,688,955
Royal Guardians.....	57,000				18,500	149,780	11,500	236,780
Woodmen of the World.....	91,000					271,535		362,535
Totals.....	1,903,677	14,699	51,008	706,816	35,157	10,186,731	44,450	12,942,538
	1,473,543	4,973	52,806	612,541		11,932,735		14,076,598
	3,377,220	19,672	103,814	1,319,357	35,157	22,119,466	44,450	27,019,136

## FOREIGN FRATERNAL BENEFIT SOCIETIES—AMOUNTS OF LIFE INSURANCE IN CANADA (MORTUARY FUND) TERMINATED DURING 1920)

Societies	Death	Maturity and Expiry	Disability	Old Age Annuity granted	Surrender	Lapse and Decrease	Not Taken	Total
	\$	\$	\$	\$	\$	\$	\$	\$
Association Canado-Americane....	29,450					223,200		252,650
Catholic Order of Foresters.....	410,500					642,500		1,053,000
Jewish National Workers Alliance of America.....	1,300					89,600		90,900
*Knights of Columbus.....								
Knights of Pythias.....	16,000	5,000				19,043		40,043
Ladies Catholic Benevolent Association.....	2,500					18,500		21,000
Maccabees.....	201,375					583,175		784,550
Royal Arcanum.....	126,690				234	196,726		323,650
Western Mutual Life Association...								
Women's Benefit Association of the Maccabees.....	13,512					88,283		101,795
Workmen's Circle.....	1,300					97,600		98,900
Totals.....	802,627	5,000			234	1,958,627		2,766,488

\* See page 186.



SESSIONAL PAPER No. 9

LIFE INSURANCE IN CANADA, 1920.  
(Including business of Provincial Licensees.)

Business transacted by	New Policies Issued (gross)	Net Insurance in force Dec. 31, 1920	Net Premiums received	Net Death Claims paid
	\$	\$	\$	\$
Dominion licensees—				
(a) Life companies.....	698,875,950	2,657,037,219	90,419,180	22,144,771
(b) Fraternal.....	17,286,450	198,380,878	3,672,033	2,711,584
Totals.....	716,162,400	2,855,418,097	94,091,213	24,856,355
Provincial licensees—				
(a) Provincial companies within province by which they are incorporated.				
(i) Life companies.....	4,460,566	14,056,022	432,717	60,434
(ii) Fraternal.....	3,499,929	99,671,928	2,096,149	1,898,572
(b) Provincial companies in provinces other than those by which they are incorporated.				
(i) Life companies.....	1,290,950	3,905,264	106,744	15,818
(ii) Fraternal.....	3,836,800	57,107,001	647,059	567,193
Totals for Provincial Companies.....	13,088,245	174,740,215	3,282,669	2,542,017
Grand totals.....	729,250,645	3,030,158,312	97,373,882	27,398,372







## STATEMENT

SHOWING THE MOVEMENT OF SECURITIES DURING THE SIX  
MONTHS ENDED

JUNE 30, 1920 (Pages 196 to 227).

DECEMBER 31, 1920 (Pages 228 to 257).



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920.

BONDS AND DEBENTURES PURCHASED.

Company	Description of Security	Par value	Price paid	From or through whom purchased
		\$ cts.	£ cts.	
Canada Life.....	Dominion of Canada bonds, 3½ p.c., 1930-50	214,133 30	142,888 14	Dom. Securities Corporation.
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1933.....	2,800,000 00	2,800,000 00	Dom. Govt.
	United Kingdom of Great Britain and Ireland, 5 p.c., 1928.....	194,666 66	188,096 66	Dom. Securities Corporation.
	United Kingdom of Great Britain and Ireland, 5 p.c., 1929-47.	48,666 66	41,409 08	Kerr, Flemming & Co.
	Govt. of Newfoundland, 3½ p.c., 1947	68,133 32	46,610 96	Dom. Securities Corporation
	Prov. of Ontario, 6 p.c., 1930.....	50,000 00	49,630 00	" "
	Prov. of Quebec, 3 p.c., 1937.....	96,724 95	66,494 64	" "
	" " 4 p.c., 1928.....	10,706 65	8,764 46	" "
	" " 4 p.c., 1934.....	5,840 00	4,684 25	" "
	" " 6 p.c., 1955.....	19,272 00	9,612 88	" "
	Prov. of British Columbia, 4½ p.c., 1941.....	121,666 63	97,467 11	" "
	Prov. of Nova Scotia, 3½ p.c., 1942	12,166 67	8,584 80	" "
	" " 3½ p.c., 1954.	12,166 66	8,078 67	" "
	Prov. of Saskatchewan, 4 p.c., 1954..	15,573 32	11,560 06	" "
	Prov. of Alberta, 4½ p.c., 1943.....	18,493 33	14,067 86	" "
	Prov. of Manitoba, 4 p.c., 1928.....	21,413 33	18,115 68	" "
	Prov. of New Brunswick, 6 p.c., 1930	50,000 00	48,325 00	A. E. Ames & Co.....
	Municipal Debs., 3½ p.c.....	59,373 32	46,660 71	Dom. Securities Corporation.
	" " 4 p.c.....	38,446 63	28,392 96	" "
	" " 4½ p.c.....	9,733 33	7,674 73	" "
	Accumulation of book values towards par.....		2,137 38	
		3,867,176 76	3,649,256 03	
Capital Life.....	Dominion of Canada 5½ p.c. Loan, 1924.....	50 00	49 50	Accepted for premium.
	Dominion of Canada 5½ p.c. Loan, 1934.....	50 00	48 50	" "
	Prov. of Saskatchewan, 6 p.c., 1938	5,000 00	5,056 00	Wood, Gundy & Co.
	Can. Northern Ry. Co., 4 p.c., 1934, g'teed by Dom. of Canada.....	24,333 33	18,675 58	A. E. Ames & Co.
	Can. Northern Pacific Ry. Co., 4 p.c., 1950, g'teed by B.C.....	24,333 33	16,790 00	Royal Securities Corpn.
	Accumulation of book value towards par.....		349 64	
		53,766 66	40,969 22	
Commercial Life.....	Dominion of Canada Loan, 5½ p.c., 1934..		7,000 00	On a/c subscription.
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1933.....	1,000 00	1,017 00	J. G. Clark.
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1923.....	100 00	100 00	F. S. James.
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1922.....	100 00	100 00	"
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1922.....	100 00	100 00	Ed. Manz.
	Dom. inion of Canada Victory Loan bonds, 5½ p.c., 1927.....	100 00	98 75	N. J. Tate.
	Prov. of Alberta, 5 p.c. Sav. Certificates.....	1,600 00	1,600 00	Prov. of Alberta.
	Accumulation of book values towards par		98 96	
			10,114 71	
Confederation Life...	Dom. of Canada Loan, 5½ p.c., 1934..	885,000 00	885,000 00	Dom. Govt.
	Dom. of Canada Loan, 5½ p.c., 1934..	1,051,500 00	999,955 00	Wood, Gundy & Co. C. H. Burgess Co.
	Dom. of Canada, 3½ p.c. Reg. stock, 1930/50. ....	73,000 00	46,683 49	Dom. Securities Corporation.
	Prov. of Ontario, 4 p.c., 1947.....	43,800 00	33,726 00	W. L. McKinnon & Co.
	British War Loan, 5 p.c., 1929/47....	58,400 00	49,586 72	Dom. Securities Corporation. Kerr, Flemming & Co.
	Municipal Debs., 4 p.c.....	14,600 00	11,205 49	W. L. McKinnon & Co.....
	" " 4 p.c.....	46,232 70	34,191 54	Harris, Forbes & Co.
	" " 4 p.c.....	48,666 66	36,865 00	Dom. Securities Corporation.
	" " 4½ p.c.....	45,191 85	35,966 46	" "
	" " 5 p.c.....	21,081 34	19,400 15	Harris, Forbes & Co.
	" " 5½ p.c.....	56,000 00	50,000 00	W. A. McKenzie & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920. —Continued.

## BONDS AND DEBENTURES PURCHASED—Continued.

Company	Description of Security	Par value	Price paid	From or through whom purchased
		\$ cts.	\$ cts.	
Confederation Life—Con.	Municipal Debs., 5½ p.c.....	52,031 13	49,065 64	C. H. Burgess & Co.
	Toronto Harbour Commission, 4½ p.c., 1953.....	70,000 00	64,307 75	Harris Forbes & Co.
	Rural Telephone 7½ p.c. debs.....	26,100 00	26,510 02	W. L. McKinnon & Co.
	Accumulation of book values towards par.....		6,379 01	
		2,491,603 68	2,348,842 27	
Continental Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1922.....	100 00	102 03	H. Woods.
	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	100 00	99 00	"
	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	50 00	50 65	G. Burditt.
	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	50 00	50 00	E. Johnson.
	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	50 00	51 24	H. Woods
	Dom. of Canada Loan, 5½ p.c., 1924.....	100 00	102 50	J. Moss.
	Dom. of Canada Loan, 5½ p.c., 1934..	45,501 78	45,501 78	Dom. Govt.
	" " 5½ p.c., 1934..	100 00	99 35	G. S. Edgecombe.
	" " 5½ p.c., 1934..	50 00	48 00	H. Woods.
	" " 5½ p.c., 1934..	50 00	48 88	A. Leishman.
	Canadian Northern Ry. Co., 4 p.c., 1930, g'teed by Prov. of Manitoba.	24,333 33	20,540 50	Housser, Wood & Co.
	Municipal Debs., 4½ p.c.....	8,759 99	6,629 51	United Financial Corp'n, Ltd.
	" " 5½ p.c.....	50,000 00	44,515 00	W. A. McKenzie & Co.
	School District Debs., 4½ p.c.....	29,750 00	22,606 83	Brent, Noxon, & Co.
	Toronto Harbour Commission 4½ p.c. 1953.....	25,000 00	20,425 00	Wood, Gundy & Co.
	Accumulation of book values towards par.....		424 83	
		183,995 10	161,295 10	
Crown Life.....	Dom. of Canada Loan, 5½ p.c., 1934.....	80,000 00	80,000 00	Dom. Govt.
	Prov. of Alberta Debs., 4 p.c., 1922.....	18,006 67	16,787 08	W. L. McKinnon & Co.
	Prov. of British Columbia Debs., 5 p.c., 1939.....	30,000 00	26,895 00	Wood, Gundy & Co.
	Prov. of British Columbia Debs., 5½ p.c., 1939.....	30,000 00	30,000 00	R. C. Matthews & Co.
	Prov. of Saskatchewan Reg. Stock, 4½ p.c., 1954.....	2,190 00	1,564 10	Dom. Securities Corporation.
	Prov. of Saskatchewan Debs., 5½ p.c. 1924/34.....	14,600 00	13,602 82	Canada Bond Corporation.
	Grand Trunk Pacific Ry. Debs., 3 p.c., 1862.....	72,900 00	40,201 92	J. F. Stewart.
	Grand Trunk Pacific Ry. Debs., 3 p.c., 1962.....	34,020 00	19,428 82	Wood, Gundy & Co.
	Grand Trunk Pacific Ry. Debs., 3 p.c., 1962.....	15,573 31	8,825 67	Canada Bond Corporation.
	Grand Trunk Pacific Ry. Debs., 3 p.c., 1962.....	24,300 33	13,122 00	Bell, Gouinlock & Co.
	Canadian Northern Ry. Co. Reg. Stock, 3½ p.c., 1961.....	48,666 66	29,686 66	Canada Bond Corporation.
	Canadian Northern Ry., 4 p.c., 1930.....	24,333 33	19,911 96	Wood, Gundy & Co.
	Canadian Northern Ry., 4 p.c., 1934.....	73,000 00	55,677 10	"
	Canadian Northern Ry. Reg. Stock, 4 p.c., 1934.....	48,666 66	38,918 73	Dom. Securities Corporation
	Canadian Northern Ry. Reg. stock, 4 p.c., 1934.....	34,066 20	25,982 97	A. E. Ames & Co..
	Canadian Northern Ry. Reg. Stock, 4 p.c., 1934.....	9,733 33	7,764 37	C. H. Burgess & Co.
	Municipal Debs., 4 p.c.....	16,060 00	10,771 44	Canada Bond Corporation.
	" " 4 p.c.....	21,513 53	16,550 53	Dom. Securities Corporation.
	" " 4½ p.c.....	42,879 99	32,411 38	Canada Bond Corporation.
	" " 4½ p.c.....	14,000 00	11,626 00	Dom. Securities Corporation.
	" " 4½ p.c.....	22,386 66	17,119 08	Bell, Gouinlock & Co.
	" " 4½ p.c.....	26,279 64	20,045 84	A. E. Ames & Co.
	" " 5 p.c.....	2,433 33	1,965 01	Canada Bond Corporation.
	" " 5 p.c.....	37,473 32	30,027 37	Wood, Gundy & Co..
	" " 5½ p.c.....	25,000 00	23,817 50	Harris, Forbes & Co.
	School District Debs., 5 p.c.....	10,000 00	8,390 00	Kerr, Flemming & Co.
	" " 7½ p.c.....	27,000 00	27,000 00	Bell, Gouinlock & Co.
	Rural Telephone Debs., 7 p.c.....	6,000 00	6,000 00	Kerr, Flemming & Co.



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STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company	Description of Security	Par value	Price paid	From or through whom purchased
		\$ cts.	\$ cts.	
Crown Life— <i>Con.</i>	Accumulation of book values towards par.....		832 98	
		811,082 96	634,926 33	
Dominion Life...	Dom. of Canada Loan, 5½ p.c., 1934..	700,000 00	700,000 00	Dom. Govt.
	" " 5½ p.c., 1934..	450 00	450 00	Geo. F. Folsetter.
	" " 5½ p.c., 1934..	200,000 00	194,000 00	Wood, Gundy & Co.
	Canadian Northern Ry. Co., 4 p.c., 1934 (G'teed by Dom. of Canada)	194,666 66	155,285 59	Wood, Gundy & Co.
	Canadian Northern Pacific Ry. Co., 4 p.c., 1950 (g'teed by Prov. of B.C.)	21,900 00	15,508 70	C. H. Burgess & Co.
	Canadian Northern Pacific Ry. Co., 4½ p.c., 1950 (g'teed by Prov. of B.C.)	46,233 32	35,915 42	"
	Canadian Northern Pacific Ry. Co., 4½ p.c., 1950 (g'teed by Prov. of B.C.)	21,900 00	16,516 98	Wood, Gundy & Co.
	Prov. of Manitoba bonds, 4 p.c., 1948	25,000 00	18,257 50	Waterloo County Loan and Savings Co.
	Prov. of Saskatchewan bonds, 4½ p.c., 1954	6,083 33	4,766 23	A. E. Ames & Co.
	Municipal Debs., 4½ p.c.....	7,299 99	4,842 81	"
	" " 5 p.c.....	6,326 65	4,622 88	"
	" " 5 p.c.....	31,633 33	24,003 37	Dom. Securities Corporation.
	" " 6 p.c.....	25,000 00	23,532 50	"
	St. John Dry Dock and Shipping Co. Ltd., 5½ p.c., 1942.....	55,769 73	52,126 71	W. A. MacKenzie & Co.
	Accumulation of book values towards par.....		1,150 99	
		1,342,263 01	1,250,979 68	
Excelsior Life.....	Dom. of Canada Loan, 5½ p.c., 1934..	850,000 00	850,000 00	Dom. Govt.
	" " 5½ p.c., 1934..	100,000 00	97,000 00	United Financial Corporation.
	Prov. of Alberta bonds, 4 p.c., 1938..	5,353 33	3,934 30	Kerr, Flemming & Co.
	Prov. of Manitoba bonds, 4 p.c., 1933	30,000 00	23,937 00	"
	Prov. of Quebec bonds, 4 p.c., 1934	11,193 33	8,866 24	"
	Prov. of Saskatchewan bonds, 5½ p.c. 1924/34.....	9,733 33	9,068 55	Bell, Gouinlock & Co.
	Imperial Japanese Govt. bonds, 4 p.c., 1921/31.....	48,700 00	34,090 00	Kerr, Flemming & Co.
	Municipal Debs., 4 p.c.....	25,000 00	20,862 50	"
	" " 4½ p.c.....	86,000 00	73,762 80	"
	" " 5 p.c.....	12,000 00	10,526 84	"
	" " 5½ p.c.....	25,000 00	22,257 50	"
	" " 5½ p.c.....	46,728 13	42,036 04	A. E. Ames & Co.
	" " 6 p.c.....	25,000 00	24,292 50	Kerr, Flemming & Co.
	" " 6 p.c.....	41,966 10	40,919 84	A. E. Ames & Co.
	" " 6½ p.c.....	17,400 00	17,400 00	"
	Rural Telephone Debs., 7½ p.c.....	4,200 00	4,200 00	Canada Bond Corporation.
	" " 7½ p.c.....	15,000 00	15,000 00	W. L. McKinnon & Co.
	Toronto, Grey & Bruce Ry. Debs., 4 p.c., 2883.....	5,840 00	3,591 60	Kerr, Flemming & Co.
		1,359,114 22	1,301,745 71	
Great West Life.....	Dom. of Canada Loan, 5½ p.c., 1934..	3,447,550 00	2,310,000 00	Dom. Govt. (balance of allotment.)
	Canadian Northern Ry., 4 p.c. 1934, (g'teed by Dom. of Canada).....	170,333 33	137,526 64	Æmilius Jarvis & Co.
	Canadian Northern Ry., 4 p.c., 1934 (g'teed by Dom. of Canada)...	267,666 66	213,982 46	J. A. Thompson & Co.
	Canadian Northern Ry., 4 p.c. 1934 (g'teed by Dom. of Canada).....	204,400 00	161,803 04	Wood, Gundy & Co.
	Canadian Northern Ry., 4 p.c., 1930 (g'teed by Prov. of Manitoba)...	7,299 99	6,034 89	Æmilius Jarvis & Co.
	Canadian Northern Ry., 4 p.c., 1930 (g'teed by Prov. of Manitoba).....	3,406 66	2,846 26	Morrow & Jellett.
	Canadian Northern Ry., 4 p.c., 1930 (g'teed by Prov. of Manitoba).....	90,033 33	73,827 31	J. A. Thompson & Co.
	Canadian Northern Ontario Ry., 3½ p.c., 1961 (g'teed by Dom. of Can.)	170,333 33	103,903 33	J. A. Thompson & Co.
	Canadian Northern Ontario Ry., 3½ p.c., 1961 (g'teed by Dom. of Can.)	48,666 66	29,492 00	Canadian Bond Corporation.
	Canadian Northern Ontario Ry., 3½ p.c., 1961 (g'teed by Dom. of Can.)	73,000 00	44,281 80	Æmilius Jarvis & Co.



SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company	Description of Security	Par value	Price paid	From or through whom purchased
		\$ cts.	\$ cts.	
Great West Life—Con..	Canadian Northern Pacific Ry., 4 p.c., 1950 (g'teed by Prov. of B.C.)	48,695 86	34,217 26	Morrow & Jellett.
	Canadian Northern Pacific Ry., 4 p.c., 1950 (g'teed by Prov. of B.C.)	24,333 30	16,790 00	Royal Securities Corporation.
	Canadian Northern Pacific Ry., 4½ p.c., 1950 (g'teed by Prov. of B.C.)	21,899 99	16,348 34	Wood, Gundy & Co.
	Canadian Northern Western Ry. Co., 4½ p.c., 1942.....	29,199 99	23,230 53	Morrow & Jellett.
	Canadian Northern Western Ry. Co., 4½ p.c., 1943.....	2,433 33	1,907 49	Morrow & Jellett.
	Municipal Debs., 4 p.c.....	22,000 00	18,146 70	J. A. Thompson & Co.
	" " 4 p.c.....	25,000 00	21,672 50	Kerr, Flemming & Co.
	" " 4½ p.c.....	2,919 99	2,203 80	Æmilius Jarvis & Co.
	" " 4½ p.c.....	50,000 00	41,470 00	J. A. Thompson & Co.
	" " 4½ p.c.....	23,360 00	17,870 40	Carruthers, Martin & Torrance
	" " 5 p.c.....	28,562 46	22,510 46	Æmilius Jarvis & Co.
	" " 5 p.c.....	51,172 20	46,302 63	W. L. McKinnon & Co.
	" " 5½ p.c. (partial advance).....	103,000 00	30,000 00	Hameson, McTavish & Freeman.
	" " 6 p.c.....	32,000 00	31,290 50	W. Ross Alger & Co.
	" " 6 p.c.....	50,000 00	50,000 00	R. M. of Swan River.
	School Districts Debs., 4 p.c.....	35,000 00	28,000 00	J. A. Thompson & Co.
	" " 4½ p.c.....	66,250 00	59,098 29	Harris, Read & Co.
	" " 5 p.c.....	45,166 69	37,702 32	J. A. Thompson & Co.
	" " 5½ p.c.....	1,800 00	1,630 00	Canadian Mtge. Association.
	" " 6 p.c.....	15,000 00	14,867 55	W. Ross, Alger & Co.
	" " 6¼ p.c.....	27,500 00	27,340 00	{ Local Govt. Board.
	" " 6½ p.c.....	6,600 00	6,489 00	{ Regina.
	" " 6½ p.c.....	30,000 00	30,684 00	Harris, Read & Co.
	Rural Telephone Debs., 7 p.c.....	24,000 00	24,976 80	Bond & Deb. Corporation.
	" " 7 p.c.....	45,000 00	46,831 50	W. L. McKinnon & Co.
	" " 7¼ p.c.....	16,000 00	16,516 00	Harris, Read & Co.
		5,309,583 77	3,751,793 83	
Imperial Life.....	Dom. of Canada Reg. Stock, 3½ p.c., 1930 50.....	73,000 00	49,300 68	Dom. Securities Corporation.
	Dom. of Canada Treasury Bonds, 4½ p.c., 1925.....	22,873 33	21,292 77	" "
	Dom. of Canada Loan, 5½ p.c., 1934..	500,000 00	496,376 70	" "
	Dom. of Canada Loan, 5½ p.c., 1934..	925,000 00	940,309 66	Dom. Govt.
	Prov. of New Brunswick, 6 p.c., 1930	50,000 00	49,049 32	A. E. Ames & Co.
	Prov. of Quebec, 4 p.c., 1928.....	24,333 33	21,781 93	Dom. Securities Corporation.
	Govt. of Jamaica Inscribed Stock, 4 p.c., 1934.....	30,173 33	24,722 23	" "
	Canadian Northern Ry. Co. Deb. stock, 3½ p.c., 1961 (g'teed by Dom. of Canada).....	87,600 00	49,323 12	C. H. Burgess & Co.
	Toronto Harbour Commissioners' bonds, 4½ p.c., 1953.....	50,000 00	41,639 30	Dom. Securities Corporation.
	Municipal Debs., 3½ p.c.....	36,500 00	30,408 69	" "
	" " 3¾ p.c.....	23,500 00	18,873,47	A. E. Ames & Co.
	" " 4½ p.c.....	68,297 70	65,922 13	Dom. Securities Corporation.
	" " 5½ p.c.....	10,270 65	10,192 18	C. H. Burgess & Co.
	" " 5½ p.c.....	25,000 00	24,185 00	W. A. Mackenzie & Co.
	" " 6 p.c.....	8,205 00	8,218 33	W. L. McKinnon & Co.
	" " 6 p.c.....	200,000 00	199,491 09	Dom. Securities Corporation.
	Accumulation of book values towards par.....		7,506 43	
		2,134,753 34	2,058,593 03	
London Life.....	Dom. of Canada Loan, 5½ p.c., 1934..	900,000 00	100,000 00	Dom. Govt. (partial payment)
	Prov. of New Brunswick, 5½ p.c., 1929	100,000 00	97,378 20	R. A. Daly & Co.
	Prov. of Alberta bonds, 5½ p.c., 1929.	50,000 00	48,595 00	Wood, Gundy & Co.
	Newfoundland Govt., 4 p.c., 1930....	35,000 00	28,415 45	A. E. Ames & Co.
	Canadian Northern Ry. Co. Deb. Stock, 4 p.c., 1934 (g'teed by Dom. of Canada).....	146,000 00	114,999 09	Dom. Securities Corporation and Wood, Gundy & Co.
	Canadian Northern Ry. Co. (Ont. Division), 4 p.c., 1930 (g'teed by Prov. of Man.).....	48,366 67	39,512 46	Wood, Gundy & Co.
	Canadian Northern Ry. Co. 1st M'ge Deb. Stock, 4 p.c., 1930 (g'teed by Prov. of Man.).....	3,406 67	2,655 49	Dom. Securities Corporation.



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company	Description of Security	Par value	Price paid	From or through whom purchased
		\$ cts.	\$ cts.	
London Life—Con.....	Canadian Northern Ontario Ry. Co. 1st Mtge., 3½ p.c., 1961 (g'teed by Dom. of Can.).....	176,173 33	109,145 72	A. E. Ames & Co.
	Canadian Northern Pacific Ry. Co. 1st Mtge. Deb. Stock, 4 p.c., 1950 (g'teed by Prov. of B.C.).....	146,000 00	95,999 75	A. E. Ames & Co. and Dom. Securities Corporation.
	Canadian Northern Western Ry. Co. 1st Mtge. Deb. Stock, 4½ p.c., 1942 (g'teed by Prov. of Alberta).....	53,397 07	38,461 90	Dom. Securities Corporation.
	Canadian Northern Western Ry. Co. 1st Mtge. Deb. Stock—Brazeau Line, 4½ p.c., 1943 (g'teed by Prov. of Alberta).....	778 67	555 73	" "
	Pacific Great Eastern Ry. Co. 1st Mtge. Deb. Stock, 4½ p.c., 1942 (g'teed by Prov. of B.C.).....	229,220 00	169,757 82	A. E. Ames & Co.
	Canadian Northern Pacific Ry. Co. 1st Mtge. Terminal Deb. Stock, 4½ p.c. (g'teed by Prov. of B.C.)..	34,066 67	24,755 25	" "
	Municipal Debs., 4 p.c.....	25,000 00	17,749 50	Canada Bond Corporation.
	" " 4½ p.c.....	34,066 67	24,299 12	C. H. Burgess and A. E. Ames & Co.
	" " 4½ p.c.....	11,000 00	9,118 34	W. L. McKinnon & Co.
	" " 4½ p.c.....	21,413 33	15,990 89	Dom. Securities Corporation.
	" " 4½ p.c.....	15,573 33	10,840 59	A. E. Ames & Co.
	" " 4¾ p.c.....	11,000 00	9,803 20	Wood, Gundy & Co.
	" " 5 p.c.....	47,693 33	37,435 94	A. E. Ames & Co.
	" " 5 p.c.....	40,440 00	33,449 18	Canada Bond Corporation.
	" " 5 p.c.....	20,000 00	16,154 00	Kerr, Fleming & Co.
	" " 5 p.c.....	243,204 24	219,257 51	Wood, Gundy & Co.
	" " 5½ p.c.....	90,000 00	84,900 50	W. A. Mackenzie & Co.
	" " 5½ p.c.....	33,000 00	30,378 05	W. L. McKinnon & Co.
	" " 5½ p.c.....	108,085 46	101,066 74	Wood, Gundy & Co.
	" " 6 p.c.....	57,293 25	55,038 19	A. E. Ames & Co.
	" " 6 p.c.....	10,474 34	9,483 71	Brent, Noxon & Co.
	" " 6 p.c.....	13,451 19	12,932 28	C. H. Burgess & Co.
	School Districts Debs., 4 p.c.....	25,000 00	19,730 00	Canada Bond Corporation.
	Accumulation of book values towards par.....		557 43	
		2,729,104 22	1,578,417 03	
Manufacturers Life.....	Dominion of Canada, 5½ p.c. Loan, 1934.....	550,000 00	550,000 00	Dom. Govt.
	Dominion of Canada 5½ p.c. Loan, 1934 .....	50,000 00	50,000 00	Kerr, Flemming & Co.
	British Govt. War Loan, 5 p.c., 1929/1947 .....	330,933 33	282,745 66	"
	Imperial Japanese Govt., 4 p.c., 1921/1931 .....	19,480 00	15,048 28	"
	Rural Telephone Co. Debs., 7 p.c....	16,800 00	17,613 19	"
	Accumulation of book values towards par.....		7,497 04	
		967,213 33	922,904 17	
Monarch Life.....	Dominion of Canada 5½ p.c. Loan bonds, 1934.....	100,000 00	70,000 00	Balance of subscription.
	Dominion of Canada 5½ p.c. bonds...	1,300 00	1,270 25	Policyholders.
	Canadian Northern Ry. Co., 4 p.c. Deb. Stock, 1934 (g'teed by Dom. of Canada).....	45,897 52	35,306 25	Allan, Killam & McKay.
	Canadian Northern Pacific Ry. 1st Mtge. Deb. Stock, 4 p.c., 1950 (g'teed by Prov. of B.C.).....	23,603 32	15,033 11	" "
	Canadian Northern Western Ry. 1st Mtge. Deb. Stock, 4½ p.c., 1942 (g'teed by Prov. of Alberta).....	8,054 33	5,940 01	" "
	Canadian Northern Pacific Ry. 1st Mtge. Terminal Deb. stock, 4½ p.c. 1950 (g'teed by Prov. of B.C.)..	24,333 33	17,293 70	T. R. Billett & Co.
	Pacific Great Eastern Ry. 1st Mtge. Deb. Stock, 4½ p.c., 1942 (g'teed by Prov. of B.C.).....	14,600 00	10,894 52	Wood, Gundy & Co.
	Municipal Debs., 4½ p.c.....	9,919 98	7,854 72	A. Jarvis & Co.
	" " 4½ p.c.....	29,200 00	23,202 32	Wood, Gundy & Co.
	" " 4½ p.c.....	1,460 00	1,153 40	Allan, Killam & McKay.
	" " 5 p.c.....	973 33	788 68	A. Jarvis & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ending June 30, 1920.—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company	Description of Security	Par value	Price paid	From or through whom purchased
		\$ cts.	\$ cts.	
Monarch Life— <i>Con.</i>	Municipal Debs., 6 p.c.....	6,000 00	5,653 56	W. L. McKinnon & Co.
	" " 7 p.c.....	4,500 00	4,476 19	Harris, Read & Co.
	" " 7 p.c.....	2,000 00	1,968 50	W. L. McKinnon & Co.
	" " 8 p.c.....	2,000 00	2,020 72	Harris, Read & Co.
	School Districts Debs., 4½ p.c.....	10,500 00	7,899 31	Wood, Gundy & Co.
	" " 6¾ p.c.....	4,500 00	4,249 98	T. K. McCallum & Co.
	" " 7 p.c.....	4,000 00	3,821 44	" "
	" " 8 p.c.....	16,500 00	17,132 45	Nay & James.
	Rural Telephone Co. Debs., 7 p.c....	34,834 79	35,560 04	W. L. McKinnon & Co.
	" " 7½ p.c....	20,218 42	21,051 62	" "
	" " 7½ p.c....	10,000 00	10,237 11	Harris, Read & Co.
	" " 8 p.c....	17,217 07	18,424 48	W. L. McKinnon & Co.
	" " 8 p.c....	1,846 79	1,925 46	Harris, Read & Co.
	Instalment returned unpaid.....		435 12	
		393,458 88	323,592 94	
Mutual Life.....	Dominion of Canada 5½ p.c. Loan bonds, 1934.....	2,000,000 00	1,986,260 30	A. E. Ames & Co., Wood, Gundy & Co. and Brent, Noxon & Co.
	Prov. of Alberta, 4½ p.c. Reg. stock, 1943.....	53,533 33	36,669 82	W. L. McKinnon & Co.
	Prov. of Manitoba, 4 p.c. Reg. stock, 1950.....	4,866 66	3,574 53	Wood, Gundy & Co.
	Prov. of Manitoba, 4 p.c. Reg. stock, 1950.....	3,406 66	2,502 25	C. H. Burgess & Co.
	Prov. of Manitoba 4 p.c. Reg. stock, 1950.....	9,733 33	7,207 63	A. E. Ames & Co.
	Prov. of New Brunswick, 4 p.c. stock, 1949.....	53,533 33	35,740 99	W. L. McKinnon & Co.
	Prov. of Ontario 4 p.c. stock, 1947.....	4,866 66	3,155 95	" "
	Prov. of Quebec 4 p.c. bonds, 1934.....	4,866 66	3,736 78	A. E. Ames & Co.
	Prov. of Quebec 3 p.c. Ins. Stock, 1937.....	11,680 00	6,657 03	W. L. McKinnon & Co.
	Prov. of Saskatchewan, 5½ p.c. bonds 1924/34.....	9,733 33	9,550 59	Morrow & Jellett
	Prov. of Saskatchewan 4½ p.c. Reg. Stock, 1954.....	2,433 33	1,919 10	" "
	Prov. of Saskatchewan, 4½ p.c. Reg. Stock, 1954.....	53,533 33	42,273 99	Dom. Securities Corporation.
	Prov. of Saskatchewan 4½ p.c. Reg. Stock, 1954.....	6,326 67	5,006 32	Canada Bond Corporation.
	Prov. of Saskatchewan, 4 p.c. Reg. Stock, 1951.....	4,866 66	3,502 72	" "
	Canadian Northern Ry. 1st Mtge. Deb. stock, 3½ p.c., 1958 (g'teed by Dom. of Canada).....	58,400 00	36,640 20	Dom. Securities Corporation.
	Canadian Northern Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1958 (g'teed by Dom. of Canada).....	13,626 49	7,840 58	A. E. Ames & Co.
	Canadian Northern Ry. 1st Mtge. Cons. Deb., 4 p.c., 1930 (g'teed by Man.).....	4,866 66	4,048 42	Morgan, Dean Harris.
	Canadian Northern Ry. 1st Mtge. Cons. Deb., 4 p.c., 1930 (g'teed by Man.).....	77,866 65	64,251 61	Wood, Gundy & Co.
	Canadian Northern Ry. Deb. Stock, 4 p.c., 1934 or earlier (g'teed by Dom. of Canada).....	170,332 32	131,831 66	A. E. Ames & Co.
	Canadian Northern Ry. Deb. Stock, 4 p.c., 1934 or earlier (g'teed by Dom. of Canada).....	224,353 32	180,067 31	Wood, Gundy & Co.
	Canadian Northern Alberta Ry. 1st Mtge. Reg. Deb. stock, 3½ p.c., 1960 (g'teed by Dom. of Canada).....	43,800 00	27,365 80	Dom. Securities Corporation.
	Canadian Northern Alberta Ry. 1st Mtge. Reg. Stock, 3½ p.c., 1960 (g'teed by Dom. of Canada).....	46,232 70	28,740 34	A. E. Ames & Co.
	Canadian Northern Ontario Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1961 (g'teed by Dom. of Canada).....	24,333 33	14,652 91	Wood, Gundy & Co.
	Canadian Northern Ontario Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1961 (g'teed by Dom. of Canada).....	24,333 33	14,975 02	Canada Bond Corporation.
	Canadian Northern Ontario Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1961 (g'teed by Dom. of Canada).....	24,333 33	15,246 76	Morgan, Dean Harris.



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920. —Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company	Description of Security	Par Value	Price Paid	From or through whom purchased
		\$ cts.	\$ cts.	
Mutual Life—Con.	Canadian Northern Ontario Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1961 (g'teed by Dom. of Canada).....	103,659 31	64,462 83	Brent, Noxon & Co.
	Canadian Northern Ontario Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1961 (g'teed by Dom. of Can.).....	42,826 66	26,974 39	Dom. Securities Corporation.
	Canadian Northern Pacific Ry. 1st Mtge. Deb. Stock, 4 p.c., 1950 (g'teed by Prov. of B.C.).....	33,933 30	29,412 19	A. E. Ames & Co.
	Canadian Northern Western Ry. 1st Mtge. Deb. Stock, 4½ p.c., 1942 (g'teed by Prov. of Alberta).....	9,733 33	7,839 23	Wood, Gundy & Co.
	Canadian Northern Western Ry. 1st Mtge. Deb. Stock—Brazeau Line, 4½ p.c., 1943 (g'teed by Prov. of Alberta).....	7,300 00	5,810 64	" "
	Grand Trunk Pacific Ry. 1st Mtge., 3 p.c., 1962 (g'teed by Dom. of Canada).....	189,054 00	109,159 26	" "
	Grand Trunk Pacific Ry. 1st Mtge., 3 p.c., 1962 (g'teed by Dom. of Canada).....	43,600 00	28,092 47	C. H. Burgess & Co.
	Toronto Harbour Commissioners, 4½ p.c., 1953....	250,000 00	205,452 05	Wood, Gundy & Co.
	Municipal Debs., 3½ p.c. ....	46,000 00	37,546 17	" "
	" " 4 p.c. ....	31,386 51	23,239 96	C. H. Burgess & Co.
	" " 4 p.c. ....	19,466 66	14,350 08	Hanson Bros.
	" " 4 p.c. ....	14,113 33	10,803 41	Dom. Securities Corporation.
	" " 4 p.c. ....	35,000 00	26,913 41	W. F. Mahon & Co.
	" " 4 p.c. ....	75,919 98	56,716 27	Wood, Gundy & Co.
	" " 4 p.c. ....	14,600 00	10,678 56	Bankers' Bond Co.
	" " 4 p.c. ....	973 33	716 96	United Financial Corporation.
	" " 4 p.c. ....	24,333 33	17,375 09	A. E. Ames & Co.
	" " 4 p.c. ....	5,000 00	3,930 36	Brent, Noxon & Co.
	" " 4 p.c. ....	2,920 00	2,049 29	Graham, Samson & Co.
	" " 4½ p.c. ....	2,000 00	1,676 64	Dom. Securities Corporation.
	" " 4½ p.c. ....	5,840 00	4,528 00	C. H. Burgess & Co.
	" " 4½ p.c. ....	131,116 96	100,406 66	A. E. Ames & Co.
	" " 4½ p.c. ....	25,306 66	20,109 80	Hanson Bros.
	" " 4½ p.c. ....	75,161 26	61,911 44	Dom. Securities Corporation.
	" " 4½ p.c. ....	169,289 36	137,446 50	Wood, Gundy & Co.
	" " 5 p.c. ....	1,703 33	1,377 60	C. H. Burgess & Co.
	" " 5 p.c. ....	69,066 66	61,361 00	A. E. Ames & Co.
	" " 5 p.c. ....	4,866 66	4,118 10	Dom. Securities Corporation.
	" " 5 p.c. ....	10,000 00	8,688 57	W. F. Mahon & Co.
	" " 5 p.c. ....	10,000 00	8,762 07	Wood, Gundy & Co.
	" " 5½ p.c. ....	300,000 00	253,127 18	Harris, Forbes & Co.
	" " 6 p.c. ....	45,025 55	43,727 81	C. H. Burgess & Co.
	" " 6 p.c. ....	17,000 00	17,937 26	W. A. Dymont & Co.
	School Districts Debs., 4½ p.c. ....	58,750 00	56,655 98	Kerr, Flemming & Co.
	" " 5 p.c. ....	10,000 00	8,931 05	Wood, Gundy, & Co.
	Rural Telephone Cos. Debs., 6½ p.c. ....	10,282 49	10,731 17	W. L. McKinnon & Co.
	" " 6½ p.c. ....	2,600 00	2,627 49	" "
	" " 7 p.c. ....	198,351 63	207,112 30	" "
	" " 7 p.c. ....	22,300 00	23,227 65	Kerr, Fleming & Co.
	" " 7 p.c. ....	23,400 00	24,553 02	Wood, Gundy & Co.
	" " 7 p.c. ....	17,600 00	18,068 03	Graham, Samson & Co.
	" " 7½ p.c. ....	15,000 00	15,000 00	W. L. McKinnon & Co.
	" " 8 p.c. ....	34,163 79	35,996 59	" "
	" " 8 p.c. ....	8,800 00	9,066 64	Kerr, Flemming & Co.
	Accumulation of book values towards par.....		2,562 75	
		5,163,305 17	4,524,652 32	
National Life.	Dominion of Canada Victory Loan bonds, 5 p.c., 1925.....	300 00	300 00	W. S. Coyne.
	Prov. of Alberta 5½ p.c. 1929..			
	Prov. of New Brunswick bonds, 5½ p.c., 1929.....	9,000 00	8,747 11	R. C. Matthews & Co.
		10,000 00	9,812 00	W. A. Mackenzie & Co.
	Prov. of Quebec bonds, 4 p.c., 1928..	14,600 00	12,765 90	A. E. Ames & Co.
	Prov. of Quebec bonds, 4 p.c., 1934..	4,380 00	3,558 31	Dom. Securities Corporation.
	Prov. of Quebec bonds, 5 p.c., 1936..	1,000 00	920 80	" "
	Prov. of Saskatchewan 4½ p.c. bonds, 1954.....	4,866 66	3,755 60	Canada Bond Corporation.
		4,866 66	3,813 03	Dom. Securities Corporation.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company	Description of Security	Par Value	Price paid	From or through whom purchased
		\$ cts.	\$ cts.	
National Life— <i>Con.</i> ....	Bermuda Govt. 5 p.c. Reg. stock, 1950	3,360 00	3,360 00	H. G. Butterfield, Bermuda.
	Canadian Northern Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1958 (g'teed by Dom. of Canada).....	2,433 33	1,562 68	Morrow & Jellett.
	Canadian Northern Ry. Deb. stock, 4 p.c., 1934 (g'teed by Dom. of Canada).....	4,866 66	3,932 71	Wood, Gundy & Co.
	Canadian Northern Ry. Deb. stock, 4 p.c., 1934 (g'teed by Dom. of Canada).....	5,839 99	4,646 88	Canada Bond Corporation.
	Canada Northern Alberta Ry. 1st Mtge. Deb. Stock, 3½ p.c., 1960 (g'teed by Dom. of Canada).....	1,946 66	1,226 40	" "
	Canadian Northern Ontario Ry. 1st Mtge. Deb. stock, 3½ p.c., 1961 (g'teed by Dom. of Canada).....	14,600 00	8,032 90	C. H. Burgess & Co.
	Grand Trunk Pacific Ry. 1st Mtge., 3 p.c., 1962 (g'teed by Dom. of Canada).....	9,720 00	5,610 38	J. F. Stewart & Co.
	Grand Trunk Pacific Ry. 1st Mtge., 3 p.c., 1962 (g'teed by Dom. of Canada).....	17,010 00	9,627 66	Dyment, Anderson & Co.
	Sao Paulo Tramway, Light & Power Co., Ltd. 1st Mtge., 5 p.c., 1929.	10,000 00	7,800 00	Edw. Cronyn & Co.
	Toronto Harbour Commissioners, 1st Mtge., 4½ p.c. 1953 (g'teed by City, of Toronto).....	8,000 00	6,513 92	C. H. Burgess & Co.
	Hydro Electric Power Commission of Ontario bonds, 4 p.c., 1957 (g'teed by Prov. of Ontario).....	5,000 00	3,460 00	R. C. Matthews & Co.
	Municipal Debs., 3 p.c.....	11,363 66	5,681 83	United Financial Corporation
	" " 3½ p.c.....	7,000 00	5,651 10	Dom. Securities Corporation.
	" " 4 p.c.....	3,075 73	2,525 79	United Financial Corporation
	" " 4 p.c.....	4,380 00	3,263 67	C. H. Burgess & Co.
	" " 4 p.c.....	10,000 00	8,568 00	Wood, Gundy & Co.
	" " 4 p.c.....	49,866 66	39,633 54	Canada Bond Corporation.
	" " 4 p.c.....	4,866 66	3,303 01	A. E. Ames & Co.
	" " 4 p.c.....	5,000 00	3,465 50	Bell, Gouinlock & Co.
	" " 4½ p.c.....	6,678 29	5,365 77	Dom. Securities Corporation.
	" " 4½ p.c.....	7,000 00	6,041 80	United Financial Corporation.
	" " 4½ p.c.....	6,000 00	5,040 00	Wood, Gundy & Co.
	" " 4½ p.c.....	3,824 10	3,356 06	C. H. Burgess & Co.
	" " 4½ p.c.....	18,866 66	15,782 31	Dom. Securities Corporation.
	" " 4½ p.c.....	16,546 57	12,673 89	A. E. Ames & Co.
	" " 4½ p.c.....	47,033 33	38,997 92	Canada Bond Corporation.
	" " 4½ p.c.....	3,893 33	6,561 23	" "
	" " 5 p.c.....	4,866 67		
	" " 4½ p.c.....	5,000 00	4,338 00	Dom. Securities Corporation.
	" " 5 p.c.....	5,234 18	4,756 14	United Financial Corporation.
	" " 5 p.c.....	3,406 66	2,669 56	Morrow & Jellett.
	" " 5 p.c.....	5,661 48	4,956 69	C. H. Burgess & Co.
	" " 5 p.c.....	32,243 22	29,590 58	Wood, Gundy & Co.
	" " 5 p.c.....	4,140 54	3,791 87	Canada Bond Corporation.
	" " 5 p.c.....	6,928 43	6,240 05	Dom. Securities Corporation.
	" " 5½ p.c.....	10,000 00	9,604 00	United Financial Corporation.
	" " 5½ p.c.....	8,393 29	8,139 43	Brent, Noxon & Co.
	" " 5½ p.c.....	8,500 00	8,172 47	C. H. Burgess & Co.
	" " 5½ p.c.....	6,179 94	5,830 34	Wood, Gundy & Co.
	" " 5½ p.c.....	18,288 06	16,995 45	W. A. Mackenzie & Co.
	" " 5½ p.c.....	9,075 31	8,491 84	A. E. Ames & Co.
	" " 5½ p.c.....	15,000 00	15,000 00	W. L. McKinnon & Co.
	" " 5½ p.c.....	5,000 00	4,715 00	Bell, Gouinlock & Co.
	" " 6 p.c.....	3,816 75	3,928 47	Brent, Noxon & Co.
	" " 6 p.c.....	4,000 00	3,906 92	C. H. Burgess & Co.
	" " 6 p.c.....	1,013 55	985 78	Dom. Securities Corporation.
	City of Montreal Protestant School Comm., 4½ p.c. bonds, 1944.....	5,000 00	4,052 50	United Financial Corporation
	School Districts Debs., 4½ p.c.....	4,266 64	3,535 06	C. H. Burgess & Co.
	" " 5 p.c.....	3,000 00	2,576 70	Bell, Gouinlock & Co.
		506,199 67	417,439 55	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920. —Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company	Description of Security	Par Value	Price paid	From or through whom purchased
		\$ cts.	\$ cts.	
North American Life	Dominion of Canada Loan, 5½ p.c., 1934	525,000 00	525,000 00	On a/c subscription
	Dominion of Canada Loan, 5½ p.c., 1934	250,000 00	242,500 00	Turner, Spragge & Co.
	Grand Trunk Pacific, 4 p.c., 1939 (g'teed by Prov. of Alberta)	11,664 00	8,969 61	Macneill, Graham & Co.
	Toronto Harbour Commissioners, 4½ p.c., 1953 (g'teed by City of Toronto)	60,000 00	49,620 00	Wood, Gundy & Co.
	West Coast Towing & Salvage Co., 6 p.c., 1920/24	100,000 00	95,674 80	J. F. M. Stewart & Co.
	Toronto Housing Comm., 5 p.c., 1953 (g'teed by City of Toronto)	10,000 00	8,890 00	Macneill, Graham & Co.
	Hydro Electric Power Comm., 4 p.c. 1957 (g'teed by Prov. of Ontario)	90,000 00	61,785 00	R. C. Matthews & Co.
	Municipal Debs., 5 p.c.	3,406 66	2,718 26	Housser, Wood & Co.
	" 5½ p.c.	25,000 00	22,957 50	Canada Bond Corporation.
	Toronto Separate School Debs., 5½ p.c., 1940	25,000 00	24,120 00	Housser, Wood & Co.
		1,100,070 66	1,042,235 17	
Northern Life	Dominion of Canada Victory Loan Bonds, 5½ p.c., 1922	550 00	547 50	Policyholders.
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1923	700 00	696 35	"
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1927	550 00	541 25	"
	Dominion of Canada Victory Loan bonds, 5½ p.c., 1933	1,100 00	1,088 75	"
	Dominion of Canada Loan bonds, 5½ p.c., 1924	50 00	50 00	"
	Dominion of Canada Loan bonds, 5½ p.c., 1934	1,900 00	1,831 50	"
	Dominion of Canada Loan bonds, 5½ p.c., 1934	1,000,000 00	20,000 00	Wood, Gundy & Co. (partial payment).
	Canadian Northern Pacific Ry. 1st Mtge. Deb. Stock, 4 p.c., 1950 (g'teed by Prov. of B.C.)	14,600 00	9,463 72	Dom. Securities Corporation.
	Canadian Northern Pacific Ry. 1st Mtge. Terminal Deb. Stock, 4½ p.c., 1950 (g'teed by Prov. of B.C.)	9,733 33	6,932 08	" "
	Canadian Northern Western Ry. 1st Mtge. Deb. Stock, 4½ p.c., 1942 (g'teed by Prov. of Alberta)	14,600 00	10,862 39	A. E. Ames & Co.
	Canadian Northern Western Ry. 1st Mtge. Deb. Stock, 4½ p.c., 1942 (g'teed by Prov. of Alberta)	14,600 00	10,862 40	Dom. Securities Corporation.
	Grand Trunk Pacific Ry. 1st Mtge., 4 p.c., 1942 (g'teed by Prov. of Alberta)	2,433 33	1,840 72	Wood, Gundy, & Co.
	Grand Trunk Pacific Ry. 1st Mtge., 4 p.c. 1942 (g'teed by Prov. of Alberta)	17,033 33	12,880 60	Morrow & Jellett.
	Municipal Debs., 3 p.c.	49,153 33	25,559 73	United Financial Corporation.
	" 3 p.c.	14,600 00	7,427 74	A. E. Ames & Co.
	" 4 p.c.	7,389 33	5,367 15	Canada Bond Corporation.
	" 4½ p.c.	59,373 34	41,820 07	C. H. Burgess & Co.
	" 4½ p.c.	20,440 00	13,520 33	Macneill, Graham & Co.
	" 4½ p.c.	36,500 00	25,490 74	Canada Bond Corporation.
	" 4½ p.c.	9,733 33	7,397 33	Bell, Gouinlock & Co.
	" 5 p.c.	8,300 00	6,845 11	Dom. Securities Corporation.
	" 5 p.c.	16,060 00	12,612 93	C. H. Burgess & Co.
	" 5 p.c.	9,733 33	7,757 46	Morrow & Jellett.
	" 5 p.c.	7,300 00	5,238 48	Macneill, Graham & Co.
	" 5 p.c.	35,526 66	27,076 47	Canada Bond Corporation.
	" 5 p.c.	38,933 33	29,987 11	A. E. Ames & Co.
	Accumulation of book values towards par.		1,102 40	
			294,800 31	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company	Description of Security	Par Value	Price Paid	From or through whom purchased
		\$ cts.	\$ cts.	
Saskatchewan Life.....	Dominion of Canada 5½ p.c. War Loan bonds, 1922.....	100 00	99 50	Policyholders.
	Dominion of Canada 5½ p.c. War Loan bonds, 1923.....	50 00	50 00	"
	Dominion of Canada 5½ p.c. War Loan bonds, 1933.....	100 00	100 00	"
	Municipal Debs., 5 p.c.....	3,893 32	2,977 31	Nay & James.
	" " 7½ p.c.....	1,200 00	1,200 00	Direct.
	" " 8 p.c.....	500 00	510 45	Harris, Read & Co.
	School Districts Debs., 4½ p.c.....	7,000 00	6,540 75	"
	" " 4½ p.c.....	7,750 00	6,675 68	Nay & James.
	" " 8 p.c.....	3,500 00	3,567 41	T. K. McCallum & Co.
	Accumulation of book values towards par.....		167 45	
		24,093 32	21,888 55	
La Sauvegarde Life....	Dominion of Canada 5½ p.c. Loan....		17,500 00	On acct. subscription.
	Municipal Debs., 4½ p.c.....	48,666 66	39,420 00	H. B. Robinson.
	Montreal Water and Power, 4½ p.c. bonds, 1932.....	132,860 00	105,490 84	Banque Provinciale.
	Montreal Water and Power, 4½ p.c. bonds, 1932.....	9,733 33	7,154 00	H. B. Robinson.
	Montreal Tramway, 5 p.c., 1941.....	15,000 00	12,300 00	Atlas Bond Security.
	" " 5 p.c., 1941.....	10,000 00	8,100 00	C. C. Smith & Co.
	Dominion Iron & Steel, 5 p.c., 1939..	9,733 31	7,154 00	" "
			197,118 84	
Security Life.....	Dominion of Canada, 5½ p.c. Loan, 1934.....	200 00	195 40	J. O. McCarthy.
	Dominion of Canada 5½ p.c. Loan, 1934.....	50 00	50 00	K. C. O. Johnson.
	Dominion of Canada 5½ p.c. Loan, 1934.....	1,000 00	1,000 00	E. Wilson.
	Dominion of Canada 5½ p.c. Loan, 1934.....		17,794 44	Balance of subscription.
	Grand Trunk Pacific Ry. Co., 3 p.c., 1962.....	9,720 00	5,624 96	W. A. McKenzie & Co.
	Municipal Debs., 4½ p.c.....	12,166 67	9,549 96	Macneill, Graham & Co.
	" " 5 p.c.....	5,000 00	4,656 00	Housser, Wood & Co.
	" " 5½ p.c.....	3,000 00	2,844 00	" "
	" " 6 p.c.....	1,970 81	1,970 81	" "
	City of Montreal Protestant School Comms., 4½ p.c., 1944.....	2,000 00	1,646 23	United Financial Corporation.
	City of Quebec Catholic School Comms., 5 p.c., 1954 (g'teed by City of Quebec).....	2,000 00	1,736 33	" "
		37,107 48	47,068 13	
Sovereign Life .....	Dominion of Canada 5½ p.c. War bonds, 1922.....	50 00	50 00	Policyholder.
	Dominion of Canada 5½ p.c. War Loan bonds, 1933.....	50 00	50 00	"
	Dominion of Canada 5½ p.c. Loan, 1934.....	4,000 00	4,000 00	R. G. Macdonald.
	Alberta and Great Waterways Ry. Co. Deb. bonds, 5 p.c., 1959 (g'teed by Prov. of Alberta).....	10,000 00	7,600 00	Edw. Brown & Co.
	Pacific Great Eastern Ry. 1st Mtge. Deb. stock, 4½ p.c., 1942 (g'teed by Prov. of B.C.).....	29,686 67	21,374 40	Allan, Killam & McKa;
	Municipal Debs., 4 p.c.....	4,866 67	3,564 83	" "
	" " 4½ p.c.....	2,920 00	2,102 40	" "
	School District Debs., 4½ p.c.....	10,000 00	7,333 20	Strang & Snowden.
	Rural Telephone Co. Debs., 7½ p.c.—	8,639 74	8,951 89	W. L. McKinnon & Co
	" " 7½ p.c....	29,008 65	29,837 86	" "
	" " 8 p.c....	12,778 58	13,673 58	" "
	Accumulation of book values towards par.....		571 67	
		112,000 31	99,109 83	
Sun Life.....	Dominion of Canada Loan, 5½ p.c., 1934.....	6,300,000 00	2,318,779 11	On acct. subscription.
	Dominion of Canada (C.P.R. Land Grant), 3½ p.c., 1938.....	9,240 00	6,924 59	Buckmaster & Moore.
	Prov. of Ontario, 3½ pc., 1946.....	10,780 00	7,863 31	" "



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ending June 30, 1920.

BONDS AND DEBENTURES PURCHASED.—Continued

Company	Description of Security	Par Value	Price Paid	From or through whom purchased
		\$ cts.	\$ cts.	
Sun Life—Cont.	Prov. of Quebec, 3 p.c., 1937.....	6,600 00	4,660 43	Buckmaster & Moore.
	“ “ 4½ p.c., 1954.....	4,400 00	3,648 21	“ “
	Govt. of Newfoundland, 3½ p.c., 1941	28,160 00	19,802 80	“ “
	Govt. of India, 5 p.c., 1945/55.....	49,000 00	45,629 29	Mant and Critchley.
	Imperial Japanese Govt., 4 p.c., 1921/21	97,333 34	68,203 81	Buckmaster & Moore.
	Municipal Debs., 4 p.c. (g'teed by Man.).....	115,000 00	97,424 00	Dom. Securities Corporation.
	Municipal Debs., 5 p.c. (g'teed by Man.).....	25,000 00	21,097 50	“ “
	Municipal Debs., 3 p.c.....	73,000 00	35,770 00	“ “
	“ “ 3½ p.c.....	44,000 00	36,116 10	W. J. O'Hara & Co.
	“ “ 4 p.c.....	23,000 00	17,940 00	Dom. Securities Corporation.
	“ “ 4 p.c.....	8,857 33	5,703 04	W. J. O'Hara & Co. and Buckmaster & Moore.
	“ “ 4 p.c.....	111,302 12	73,662 45	W. J. O'Hara & Co.
	“ “ 4½ p.c.....	55,986 13	36,674 19	W. J. O'Hara & Co., and Buckmaster & Moore.
	“ “ 4½ p.c.....	8,800 00	6,681 18	W. J. O'Hara & Co.
	“ “ 4½ p.c.....	219,179 96	181,465 61	Dom. Securities Corporation.
	“ “ 5 p.c.....	73,000 00	64,307 20	“ “
	“ “ 5 p.c.....	8,000 00	6,930 40	Wood, Gundy & Co.
	“ “ 5 p.c.....	25,000 00	22,037 50	A. E. Ames & Co.
	Abitibi Power & Paper Co., 6 p.c., 1940.....	300,000 00	274,430 00	Royal Securities Corporation.
	Asbestos Corporation of Can., 5 p.c., 1942.....	1,000 00	777 50	H. B. Robinson & Co.
	Bloomington & Normal Ry. & Light Co., 5 p.c., 1928.....	27,000 00	23,220 00	Received in exchange from Illinois Traction Co. for Preferred stocks.
	Canadian Northern Ry. Co., Ont. Division, 4 p.c., 1930 (g'teed by Prov. of Manitoba).....	17,033 33	12,469 36	W. J. O'Hara & Co.
	Canadian Northern Ry. Co., 4 p.c., 1939 (g'teed by Prov. of Saskatchewan).....	37,950 00	27,378 01	“ “
	Canadian Northern Ry. Co., 4 p.c., 1939 (g'teed by Prov. of Alberta).....	27,940 00	20,498 19	“ “
	Canadian Northern Ontario Ry., 3½ p.c., 1961 (g'teed by Dom. of Can.)	541,952 40	378,655 70	“ “
	Canadian Northern Ontario Ry., 3½ p.c., 1938 (g'teed by Prov. of Ont.)	29,920 00	19,893 98	“ “
	Canadian Northern Pacific Ry. Co., 4 p.c., 1950 (g'teed by Prov. of Br. Columbia).....	86,383 32	55,025 83	W. J. O'Hara & Co. and Dom. Securities Corporation.
	Canadian Northern Pacific Ry. Co., 4½ p.c. 1950 (g'teed by Prov. of B. C.)	41,853 33	27,763 83	Dom. Securities Corporation, W. J. O'Hara & Co., and Buckmaster & Moore.
	Canada Steamship Lines, 5 p.c., 1943	100,983 33	70,258 96	W. J. O'Hara & Co. and Buckmaster & Moore.
	Canadian Consolidated Rubber Co., 6 p.c. 1946.....	23,000 00	21,652 50	O'Brien & Williams.
	Canadian Cottons, Ltd., 5 p.c., 1940.	40,933 33	33,974 66	United Financial Corporation.
	Dominion Iron & Steel Co., 5 p.c., 1939.....	61,319 98	46,471 08	H. B. Robinson & Co., F. H. Manley & Co., Truax, Higgins & Co., National Bond Co.
	Drummond Apartments, 6½ p.c., 1929	100,000 00	98,230 00	Royal Securities Corporation.
	Grand Trunk Pacific Ry., 3 p.c., 1962 (g'teed by Dom. of Canada).....	242,028 00	139,034 30	Wood, Gundy & Co., National City Co., W. J. O'Hara & Co.
	International Milling Co., 6 p.c., 1930	2,000 00	1,924 80	A. E. Ames & Co.
	Kaministiquia Power Co. 5 p.c. 1937.	12,000 00	9,000 00	C. C. Smith & Co.
	Levis Co. Ry. Receiver's Certificate's, 7 p.c., 1921.....	80,900 00	80,900 00	National Trust Co.
	Manitoba & South West Colonization Ry. Co., 5 p.c., 1934 (g'teed by C. P. R. Ry. Co.).....	10,000 00	8,900 00	Wood, Gundy & Co.
	Montreal Abattoirs, Ltd., 6 p.c., 1939	237,500 00	173,023 76	Company.
	“ “ 7 p.c., 1939	135,000 00	121,500 00	“
	Montreal Tramways Co., 5 p.c., 1941	25,000 00	21,000 00	Atlas Bond & Security Corpn.
	Montreal Water & Power Co., 4½ p.c., 1932.....	6,326 66	3,882 66	J. S. Crook & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ending June 30, 1920.

## BONDS AND DEBENTURES PURCHASED—Continued.

Company	Description of Security	Par Value	Price Paid	From or through whom purchased
		\$ cts.	\$ cts.	
Sun Life—Con.....	Nova Scotia Steel & Coal Co., 5 p.c., 1959.....	20,033 32	16,202 33	H. B. Robinson & Co., Grant, Johnston & Co.
	Pacific Great Eastern Ry. Co., 4½ p.c., 1942 (g'teed by Prov. of Br. Columbia).....	53,533 34	35,563 78	W. J. O'Hara & Co., J. S. Crook & Co.
	Price Bros., Ltd., 5 p.c., 1940.....	41,366 66	33,701 66	Grant, Johnston & Co.
	Quebec R. C. School Commissioners, 5 p.c., 1953.....	50,000 00	43,425 00	Dom. Securities Corporation.
	A. E. Rea & Co., 5 p.c., 1931.....	180,000 00	158,400 00	S. & C. L. Carsley.
	Rio de Janeiro Tramway, Light & Power Co., 5 p.c., 1935.....	12,000 00	7,896 23	W. J. O'Hara & Co.
	Ritz Carlton Hotel Co., Ltd., 6 p.c., 1943.....	6,250 00	3,125 00	Company.
	United Grain Growers, Ltd., 6 p.c., 1940.....	750,000 00	712,500 00	United Financial Corporation.
	West Kootenay Power & Light Co., 6 p.c., 1940.....	13,626 66	13,208 13	Grant, Johnston & Co., United Financial Corporation.
	Banco Hipotecario de Chile, 7 p.c....	4,370 00	3,794 77	Banco Hipotecario de Chile. J. A. Sanchez & Co.
	“ “ “ 8 p.c....	19,000 00	18,287 50	Banco Hipotecario de Chile
	Caja de Credito Hipotecario de Chile 7 p.c.....	15,960 00	14,559 91	J. A. Sanchez & Co.
	Caja de Credito Hipotecario de Chile 8 p.c.....	3,990 00	4,019 97	“ “
	City of Osaka, Japan, 5 p.c. 1921/37..	4,980 00	4,058 70	Agent of Co. at Osaka.
	Town of Bruce Mines, Ont., 5 p.c., 1923 and 24.....	77 37	77 37	Interest added to principal.
			5,820,006 19	
Travellers Life.....	Prov. of New Brunswick, 6 p.c., 1930	25,000 00	24,540 00	Wood, Gundy & Co.
	Grand Trunk Pacific Ry. Co., 3 p.c., 1962 (g'teed by Dom. of Canada)	19,466 66	10,024 11	Greenshields & Co.
	Greater Winnipeg Water Dist., 4½ p.c. Reg. stock, 1954.....	21,729 66	16,957 89	“
	Municipal Debs., 3½ p.c.....	2,000 00	1,437 60	“
	“ “ 4 p.c.....	2,400 00	1,957 00	Foster, Barrett, Riepert & Low.
	“ “ 4½ p.c....	1,000 00	753 30	“ “ “
	“ “ 4½ p.c..	1,000 00	773 10	“ “ “
	“ “ 4½ p.c.....	20,000 00	15,726 00	Wood, Gundy & Co.
	“ “ 4½ p.c....	45,799 98	34,871 07	Greenshields & Co.
	“ “ 5 p.c.....	23,573 32	19,286 66	“ “
	“ “ 5 p.c....	32,866 66	25,793 20	Wood, Gundy & Co.
	“ “ 5½ p.c....	16,000 00	14,966 20	“ “
	“ “ 5½ p.c....	5,000 00	4,501 00	National City Co.
	“ “ 5½ p.c....	1,000 00	949 00	Greenshields & Co.
	“ “ 6 p.c....	6,000 00	6,000 00	“ “
	School Debs., 4 p.c.....	3,000 00	2,307 70	“ “
	“ 4½ p.c.....	1,000 00	785 00	Foster, Barrett, Riepert & Low.
	“ 6 p.c.....	32,000 00	31,235 50	Greenshields & Co.
	Accumulation of book values towards par.....		336 97	
		258,836 28	213,201 30	
Western Life...	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	50 00	50 00	
	Dom. of Canada Loan, 5½ p.c., 1934.	30,000 00	21,000 00	Policyholder. Balance of subscription.
	Alberta Great Waterways Ry. Co., 5 p.c. 1959 (G'teed by Prov. of Alta.).....	42,000 00	31,920 00	E. Brown & Co.
		72,050 00	52,970 00	



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STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Alliance Nationale.	Dominion of Canada War Loan, 5½ p.c., 1933.....	25,000 00	25,000 00	La Banque d'Hochelaga.
	Dominion of Canada War Loan, 5½ p.c., 1937.....	43,000 00	40,769 88	" "
	Dominion of Canada Loan, 5½ p.c., 1934.....	350,000 00	350,000 00	Dom. Govt.
	Municipal Debs., 6 p.c.....	32,330 00	30,330 00	La Banque d'Hochelaga.
	" " 6 p.c.....	7,000 00	7,000 00	Union St. Joseph, Three Rivers
		457,330 00	453,099 88	
Ancient Order of Foresters.	Dominion of Canada Loan, 5½ p.c., 1934.....	12,000 00	12,000 00	Dom. Govt.
	Canadian Northern Pacific Railway 4½ p.c., 1950, (G'teed by B.C.).....	22,386 66	16,477 47	C. H. Burgess & Co.
	Municipal Debs., 4½ p.c.....	10,418 06	10,768 25	" "
	" " 4½ p.c.....	2,320 49	2,131 71	Macneill, Graham & Co.
	" " 5 p.c.....	10,000 00	9,468 20	C. H. Burgess & Co.
	" " 6 p.c.....	2,000 00	1,843 40	" "
	" " 6 p.c.....	5,000 00	5,093 10	R. C. Matthews & Co.
	" " 8 p.c.....	160 00	160 00	Returned unpaid.
	Accumulation of book values towards par.....		416 55	
		64,285 21	58,358 68	
Les Artisans.	Dominion of Canada Loan, 5½ p.c., 1934.....	140,000 00	140,000 00	Réné T. Leclerc.
	Municipal Debs., 4 p.c.....	4,950 00	4,950 00	Union St. Joseph, St. Sauveur.
	" " 4½ p.c.....	4,000 00	4,000 00	" "
	" " 5 p.c.....	14,000 00	14,000 00	" "
	" " 5 p.c.....	112,418 46	99,942 14	Chs. Aug. Bertrand.
		275,368 46	262,892 14	
C. M. B. A.....	Municipal Debs., 4 p.c.....	14,000 00	11,049 47	A. E. Ames & Co.
	" " 5 p.c.....	10,219 99	8,758 81	Beausoleil, Ltd
	" " 5½ p.c.....	3,000 00	2,890 66	A. E. Ames & Co.
	" " 5½ p.c.....	16,206 57	15,179 23	Wood, Gundy & Co.
	Accumulation of book values towards par.....		746 45	
		43,426 56	38,624 62	
Commercial Travellers	Dominion of Canada Loan, 5½ p.c., 1934.....	46,000 00	44,620 00	Macneill, Graham & Co.
	Canadian Northern Ry. Reg. stock, 4 p.c., 1934.....	14,600 00	11,680 00	" " "
	Canadian Northern Pacific Ry. Reg. stock, 4 p.c., 1950.....	14,600 00	9,599 50	" " "
	Municipal Debs., 4 p.c. and 4½ p.c....	10,000 00	8,136 00	Canada Bond Corporation.
		85,200 00	74,035 50	
I. O. F.....	Dominion of Canada Loan, 5½ p.c., 1934.....	200,000 00	200,000 00	Dom. Govt.
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1937.....	50,000 00	48,875 00	Agent Guaranty Trust Co. of New York.
	Municipal Debs., 4½ p.c.....	48,666 67	38,296 12	Dom. Securities Corporation.
	" " 5½ p.c.....	30,000 00	28,415 40	Wood, Gundy & Co.
	School Debs., 5 p.c.....	50,000 00	41,995 00	Dom. Securities Corporation.
	Cutler Mail Chute Co. Coll. Trust, 6 p.c.....		2,250 00	Company reorganization.
	Andrews Manufacturing Co. 1st Mtge. 6 p.c., 1933.....	42,000 00	42,000 00	Company.
	New York City District Realty Co., 6 p.c., 1941.....		8,991 87	"
	Royal Mortgage Bank, Norway, 3½ p.c., (by drawings).....	2,246 16	1,594 77	"
	Union Water Development Co., 7 p.c., 1936.....	12,000 00	11,100 00	"
		434,912 83	423,518 16	



SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920.—Continued.

BONDS AND DEBENTURES PURCHASED—Concluded.

Company	Description of Security	Par Value	Price Paid	From or through whom purchased
		\$ cts.	\$ cts.	
Royal Guardians.....	United Kingdom of Great Britain and Ireland, 5½ p.c., 1937.....	10,000 00	8,800 00	Hanson & Ferguson. Bond returned unpaid. Royal Securities Corporation.
	Municipal Debs., 5¾ p.c., 1920.....	562 98	562 98	
	School Debs., 6 p.c., 1943.....	25,000 00	24,500 00	
		35,562 98	33,862 98	
Woodmen of the World.	Dominion of Canada Loan,, 5½ p.c. 1934.....	70,000 00	70,000 00	Dom. Govt.
	Dominion of Canada Loan, 5½ p.c., 1934.....	150,000 00	149,359 04	
	Municipal Debs., 5½ p.c.....	15,000 00	13,817 17	Wood, Gundy & Co.
	“ “ 6 p.c.....	15,000 00	14,210 90	“ “
	District Debs., 6 p.c.....	25,000 00	23,483 12	“ “
	Acculuation of book value towards par.....		772 33	
		275,000 00	271,642 56	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920.—Continued.

STOCKS PURCHASED

Company	Description of Stocks	Dividends paid in			Par value	Price paid	From or through whom purchased
		1917	1918	1919			
					\$ cts.	\$ cts.	
Canada Life.....	Bank of Montreal.....	10	12	12	8,100 00	12,150 00	Direct.
	Royal Bank of Canada.....	12	12	12	4,700 00	7,050 00	"
	National Trust Co. (1st payment 1,466 shares).....	10	10	10		36,650 00	"
						55,850 00	
Manufacturers Life...	Bank of Montreal.....	10	12	12	1,000 00	1,500 00	Direct by allotment.
Northern Life.....	Imperial Oil Co., Ltd.....	8	11	12	750 00	1,500 00	Direct.
Sun Life.....	Preferred— Canadian General Electric Com- pany.....	7	7	7	37,000 00	35,228 80	Truax, Higgins & Co.
	Chicago, Ottawa and Peoria Ry. (guaranteed).....			6	118,100 00	101,566 00	Received in exchange for Illinois Traction Co. bonds and stocks surrendered.
	Dominion Coal Co.....	7	7	7	5,000 00	4,422 23	Kingstone and Mack- enzie.
	Dominion Glass Company.....	7	7	7	15,900 00	14,103 50	O'Brien and Williams, Arthur Ahern, and Truax, Higgins & Co.
	Dominion Steel Corp.....	6	6	6	68,300 00	53,961 59	Dom. Securities Corp. and Truax, Higgins & Co.
	Illinois Traction Co.....	6	6	6	100 00	67 33	McCuaig Bros.
	International Milling Co.....	7	7	7	11,900 00	11,005 55	Nesbitt, Thomson & Co.
	Common— National Trust Co.....	10	10	12	12,400 00	21,720 00	Direct.
					268,700 00	242,075 00	
I.O.F. ....	Cutler Mail Chute Co.....				43,200 00	4,833 12	Co'y reorganization.
	Lincon Traction Co., Nebraska..				420,000 00	65,933 85	Georgia Ry.& Pow. Co.
					463,200 00	70,766 97	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—Continued.

## BONDS, DEBENTURES AND STOCKS SOLD OR MATURED

Company	Description of Security	Par value	Value in Account	Price or other consideration received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	Prov. of British Columbia 5 p.c.....	50,000 00	45,160 65	48,491 16	C. H. Burgess & Co.
	Prov. of Manitoba, 6 p.c....	50,000 00	49,325 00	50,000 00	A. E. Ames & Co.
	" Nova Scotia, 5 p.c...	50,000 00	51,750 00	51,750 00	Dom. Securities Corp.
	" Ontario, 4 p.c.....	100,000 00	94,302 00	98,000 00	C. H. Burgess & Co.
	" " 4 p.c.....	6,000 00	4,916 45	5,491 80	Dom. Securities Corp
	" " 4½ p.c.....	58,400 00	49,126 00	49,348 00	"
	" Saskatchewan, 4 p.c.	163,033 33	154,358 80	165,009 70	"
	" " 5 p.c...	20,000 00	19,224 00	19,800 00	C. H. Burgess & Co.
	Municipal Securities.....		80,408 99		Matured.
	"	175,000 00	168,004 90	181,575 00	Dom. Securities Corp.
	"	25,000 00	23,890 50	24,975 62	A. E. Ames & Co.
	"	5,000 00	4,920 50	5,262 50	C. H. Burgess & Co.
	Miscellaneous securities.....		56,418 38		Matured.
	Detroit, Rochester, Lake Orion and Romeo Ry...	50,000 00	50,122 13	52,825 00	Dom. Securities Corp.
	Stocks.....	190,500 00	356,564 93	381,253 38	A. E. Ames & Co.
	Amortization of book values towards par.....		3,883 73		
			1,308,210 21		
Capital Life.....	United Kingdom of Great Britain and Ireland.....	100,000 00	99,893 80	83,601 25	National Bank Commerce, N.Y.
	Municipal securities..	1,255 96	1,069 37		Matured.
	School District securities	1,256 20	1,255 88		"
	Amortization of book values towards par.....		96 43		
		102,512 16	102,315 48		
Commercial Life...	Prov. of Alberta Savings Certificates .....	4,200 00	4,200 00	4,200 00	Redeemed.
Confederation Life.....	Dom. of Canada (4) War Loan, 5½ p.c.....	1,000,000 00	1,000,000 00	1,000,000 00	Wood, Gundy & Co., 4½ War Loan C. H. Burgess & Co. etc.
	Prov. of Alberta, 4½ p.c.	50,000 00	49,065 64	52,031 14	C. H. Burgess & Co.
	Prov. of Ontario, 825 98		825 98		City of Woodstock.
	" Stock.....	43,800 00	33,726 00	Canada 3½% stock and cash.	Matured. Dom. Securities Corp.
	Municipal securities..	35,000 00	34,191 54	46,232 70	Harris, Forbes & Co.
	"	50,000 00	50,000 00	56,000 00	City of Toronto. W. A. McKenzie & Co.
	"	25,003 40	25,313 27		City of Brandon. Matured.
	Rural Telephone debts.....	245 16	257 01		"
	Dominion Realty Co.....	4,538 64	4,538 64		"
	Montreal Light, Heat and Power.....	65,000 00	64,307 75	70,000 00	Harris, Forbes & Co
		1,274,413 18	1,262,225 83		Toronto Harbour.
Continental Life.....	Dom. of Canada Loan, 5½ p.c..	50,000 00	50,759 44	50,259 44	W. A. McKenzie & Co.
	Prov. of British Columbia	25,000 00	22,242 50	24,250 00	C. H. Burgess & Co
	Municipal securities.....	2,289 53	2,135 05	2,135 05	Matured.
	School District debts....	269 69	269 69	269 69	"
	London and Lake Erie Ry. and Transportation Co.....		4,800 00	4,800 00	Amount received and credited to principal.
	Toronto Harbour Commissioners debts.....	25,000 00	20,425 00	20,487 50	Wood, Gundy & Co.
			100,631 68	102,201 68	



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—Continued.

## BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued

Company	Description of Security	Par value	Value in Account	Price or other consideration received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Crown Life	Dom. of Canada War Loan, 5½ p.c.	50,000 00	50,000 00	52,000 00	A. E. Ames & Co.
	Dom. of Canada War Loan, 5½ p.c.	100,000 00	100,000 00	104,000 00	Wood, Gundy & Co.
	Prov. of Alberta, 6 p.c.	10,000 00	9,741 01	10,400 00	"
	" British Columbia, 5½ p.c.	50,000 00	50,000 00	51,300 00	Dom. Securities Corp.
	" " " p.c.	30,000 00	30,000 00	29,127 00	Bell, Gouinlock Co.
	" Saskatchewan, 5 p.c.	47,000 00	41,849 33	44,180 02	Wood, Gundy & Co.
	" " 6 p.c.	10,500 00	10,158 72	10,710 00	"
	Newfoundland, 5½ p.c.	17,000 00	17,202 30	17,202 30	"
	Municipal securities		1,869 59	1,869 59	Matured.
	School District debts	13,070 89	13,083 03	13,083 03	"
	Rural Telephone Co., debts	782 82	787 08	787 08	"
	Grand Trunk Pacific Ry.	72,900 33	39,570 12	41,130 18	J. F. Stewart & Co.
	London and Lake Erie Railroad Co. debts	1,240 00	1,240 00	1,240 00	Matured.
	Amortization of book values towards par		49 21		
			365,550 39	377,029 20	
Dominion Life	Dom. of Canada War Loan, 5½ p.c.	550,000 00	550,000 00	554,812 50	Wood, Gundy & Co.
	Prov. of Alberta, 6 p.c.	25,000 00	24,352 17	25,650 00	"
	" Manitoba, 6 p.c.	30,000 00	29,318 64	31,200 00	"
	" Saskatchewan, 5 p.c.	10,000 00	9,001 60	9,175 00	"
	" " " " " "	5,000 00	4,799 74	5,000 00	A. E. Ames & Co.
	Municipal securities	1,489 84	1,489 84		Matured.
	School District debts	1,619 74	1,619 74		"
	Rural Telephone Co., debts	547 43	547 43		"
	The Canadian Realty Corp	1,000 00	1,000 00		"
	Amortization of book values towards par		166 32		
		624,657 01	622,295 48		
Excelsior Life	Dom. of Canada War Loan, 5½ p.c.	100,000 00	100,000 00	102,000 00	Rotenberg Ltd.
	Dom. of Canada War Loan, 5½ p.c.	856,000 00	856,000 00	852,135 00	Kerr, Flemming & Co.
	Prov. of Ontario, 5½ p.c.	5,000 00	4,875 00	5,000 00	R. A. Daly & Co.
	Japanese Government, 4 p.c.	48,700 00	34,090 00	34,090 00	Kerr, Flemming & Co.
		1,009,700 00	994,965 00	993,225 00	
Great West Life	Dom. of Canada War Loan, 5½ p.c.	35,000 00	35,000 00	36,225 00	Carruthers, Martin & Torrance.
	" " "	410,000 00	410,000 00	422,162 50	Baird & Botterell.
	" " "	535,000 00	535,000 00	550,400 00	Dom. Securities Corp.
	" " "	150,000 00	150,000 00	156,000 00	Wood, Gundy & Co.
	" " "	50,000 00	50,000 00	52,000 00	Harris, Read & Co.
	" " "	300,000 00	300,000 00	307,000 00	J. A. Thompson & Co.
	" " "	42,250 00	42,250 00	42,690 25	Edward Brown & Co.
	" " "	19,400 00	19,400 00	19,400 00	G. W. L. Victory Loan Club.
	" " "	8,000 00	8,000 00	8,000 00	Mrs. A. N. Pawson.
	Prov. of Alberta, 6 p.c.	25,000 00	24,270 00	25,375 00	J. A. Thompson & Co.
	" Manitoba, 6 p.c.	50,000 00	48,185 00	50,750 00	"
	" Nova Scotia, 6 p.c.	15,000 00	14,925 00	15,225 00	Royal Securities Corp.
	" Saskatchewan, 6 p.c.	50,000 00	48,310 00	48,500 00	Dom. Securities Corp.
	Municipal Securities	11,797 68	11,318 55	11,318 55	Matured.
	School District debts	28,760 49	29,204 46	29,204 46	"
	Rural Telephone Co., debts	15,427 30	15,615 65	15,615 65	"
	Canadian Realty Corp.	4,000 00	4,000 00	4,000 00	"
	Dom. Realty Co.	1,941 70	1,941 70	1,941 70	"
	Stocks—				
	Canada Permanent Mtge. Co.	52,790 00	91,854 60	92,767 84	Osler, Hammond & Nanton.
	Royal Bank of Canada	17,700 00	36,641 50	40,563 71	"
	Toronto General Trusts Corp.	5,500 00	10,175 00	11,314 13	"
		1,827,567 17	1,886,091 46	1,940,453 79	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—*Continued*.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued*

Company	Description of Security	Par value	Value in Account	Price or other con- sideration received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Imperial Life.....	Dom. of Canada War Loan, 5½ p.c.....	500,000 00	493,645 00	510,000 00	Dom. Securities Corp.
	" " " "	10,400 00	9,304 35		Imperial Life Staff.
	Prov. of Alberta, 5 p.c.....	50,000 00	48,108 50	51,500 00	Dom. Securities Corp.
	" British Columbia, 4½ p.c.....	15,000 00	13,973 56	14,437 50	"
	" " 4½ p.c.....	35,000 00	32,604 81	33,687 50	C. H. Burgess & Co.
	" " 5½ p.c.....	50,000 00	49,753 47	49,500 00	Dom. Securities Corp.
	" Manitoba, 6 p.c.....	100,000 00	95,893 84	103,500 00	"
	" New Brunswick, 6 p.c.....	50,000 00	49,221 74	50,000 00	A. E. Ames & Co.
	" Ontario, 4 p.c.....	48,666 66	38,379 19	38,923 55	Dom. Securities Corp.
	" " 4½ p.c.....	21,900 00	18,580 82	18,205 97	"
	United Kingdom of Great Britain and Ireland, 5½ p.c...	100,000 00	99,402 28	108,075 00	"
	Municipal securities.....	9,507 67	9,131 42		Matured.
	Miscellaneous debts.....	19,991 58	19,991 58		"
	Amortization of book values towards par.....		31,051 86		
		1,010,465 91	1,009,042 42		
London Life.....	Dom. of Canada War Loan, 5½ p.c.....	150,000 00	150,000 00	150,885 63	Wood, Gundy & Co.
	" " 5½ p.c.....	250,000 00	250,000 00	250,700 35	A. E. Ames & Co.
	" " 5½ p.c.....	100,000 00	100,000 00	100,756 17	Dom. Securities Corp.
	Prov. of Alberta, 4½ p.c.....	10,000 00	9,473 50	9,669 52	Brent, Noxon & Co.
	" " 5½ p.c.....	2,000 00	1,943 88	1,994 10	"
	Prov. of British Columbia, 5 p.c.....	50,000 00	47,032 23	47,226 28	Dom. Securities Corp.
	Prov. of Saskatchewan, 5 p.c...	20,000 00	19,074 72	19,369 20	Brent, Noxon & Co.
	Anglo-French Loan, 5 p.c.....	50,000 00	49,165 07	56,927 66	Dom. Securities Corp.
	Municipal securities.....	22,997 51	22,660 34	53,108 64	Matured.
	School District debts.....	3,000 00	2,932 18	5,158 75	"
	Miscellaneous debts.....	1,783 90	1,783 90	5,000 00	"
	Amortization of book values towards par.....		39 47		
		659,781 41	654,105 29	700,796 30	
Manufacturers Life.....	Prov. of Alberta, 5 p.c.....	25,000 00	24,541 63	24,982 64	Kerr, Flemming & Co.
	" British Columbia, 4½ p.c.....	50,000 00	46,589 17	47,643 24	"
	" Saskatchewan, 4 p.c...	163,519 98	155,351 28	160,126 40	"
	Government securities.....	159 05	150 65		Matured.
	Municipal securities.....	45,545 18	44,864 84		"
	School District debts.....	129,060 23	129,892 43		"
	Detroit and Pontiac Ry. Co...	50,000 00	50,568 01	54,693 47	Kerr, Flemming & Co.
	Detroit, Rochester, Romeo and Lake Orion Ry. Co....	50,000 00	50,122 20	54,793 39	"
	Rural Telephone Co. debts....	15,748 92	16,553 63		Matured.
	Miscellaneous debts.....	5,108 39	5,099 86		"
	Bank of Nova Scotia stock....	2,400 00	6,313 82	6,473 52	Kerr, Flemming & Co.
	Merchants Bank of Canada stock.....	15,900 00	28,389 97	29,958 32	"
	Standard Bank of Canada stock.....	6,700 00	13,995 89	14,169 16	"
	Amortization of book values towards par.....		800 86		
		559,141 75	573,234 24		
Monarch Life.....	Dom. of Canada War Loan, 5½ p.c.....	130,000 00	130,006 75	133,940 00	Osler, Hammond & Nanton.
	" " 5½ p.c.....	80 00	80 00	80 00	Monarch Life Staff.
	Municipal securities.....	1,383 88	1,383 88		Matured.
	School District debts.....	6,298 12	6,298 12		"
	Rural Telephone Co. debts....	5,438 02	5,438 02		"
		143,200 02	143,206 77		



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued

Company	Description of Security	Par value	Value in Account	Price or other con- sideration received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Mutual Life.....	Dom. of Canada War Loan,				
	5½ p.c.	600,000 00	600,000 00	611,750 00	Wood, Gundy & Co.
	5½ p.c.	1,840,000 00	1,840,000 00	1,873,250 00	A. E. Ames & Co.
	5½ p.c.	150,000 00	150,000 00	153,000 00	Brent, Noxon & Co.
	5½ p.c.	50,000 00	50,000 00	51,000 00	Dom. Securities Corp.
	5½ p.c.	300,000 00	300,000 00	302,250 00	W. A. Mackenzie & Co.
	Prov. of British Columbia,				
	5 p.c.....	10,000 00	8,850 44	9,500 00	Wood, Gundy & Co.
	Prov. of Ontario, 6 p.c.....	25,000 00	25,000 00	26,500 00	C. H. Burgess & Co.
	Newfoundland War Loan,				
	6½ p.c.	25,000 00	24,790 72	26,250 00	"
	6½ p.c.	75,000 00	74,372 14	78,750 00	Wood, Gundy & Co.
	Government securities.....	1,686 03	1,274 91		Matured.
	Municipal securities.....	50,564 59	52,469 26		"
	School District debts.....	31,892 11	32,257 05		"
	Rural Telephone Cos. debts....	10,794 16	15,481 06		"
	Miscellaneous securities.....	29,119 03	29,083 47		"
	Accrued interest treated as principal at time of purchase		20,142 83		Written off.
	Amortization of book values towards par.....		861 31		
		3,199,055 92	3,224,583 19		
National Life.....	Dom. of Canada War Loan,				
	5½ p.c.	66,000 00	66,000 00	66,000 00	Canada Bond Corp.
	" " 5½ p.c.	10,000 00	10,000 00	10,000 00	W. A. Mackenzie & Co.
	Prov. of Alberta, 4½ p.c.....	5,000 00	4,822 50	4,910 50	Dom. Securities Corp.
	" " 4½ p.c.....	5,000 00	4,840 00	5,000 00	A. E. Ames & Co.
	" " 5 p.c.....	10,000 00	9,600 00	10,300 00	"
	" " 5½ p.c.....	9,000 00	8,747 10	9,075 00	R. C. Matthews & Co.
	" Manitoba, 6 p.c.....	10,000 00	9,837 10	10,277 10	Canada Bond Corp.
	" New Brunswick, 6 p.c.	15,000 00	14,877 00	15,472 50	"
	" Ontario, 4 p.c.....	14,000 00	12,541 00	13,110 40	R. C. Matthews & Co.
	" " 4½ p.c.....	15,000 00	14,262 20	15,091 50	Wood, Gundy & Co.
	" " 6 p.c.....	11,500 00	11,500 00	12,075 00	Canada Bond Corp.
	" " 6 p.c.....	1,000 00	1,000 00	1,040 00	R. C. Matthews & Co.
	" Saskatchewan, 4 p.c..	18,008 65	16,926 60	17,646 53	Dyment & Co.
	" " 5 p.c..	5,000 00	4,828 00	5,000 00	C. H. Burgess & Co.
	" " 5 p.c..	20,000 00	17,698 00	18,400 00	Canada Bond Corp.
	British Exchequer bonds, 6 p.c.	4,866 66	4,859 40	4,859 40	Matured.
	Newfoundland, 6½ p.c.....	5,000 00	5,000 00	5,300 00	C. H. Burgess & Co.
	U. S. War Loan, 4½ p.c.....	50 00	47 75	49 00	R. C. Matthews & Co.
	Municipal securities.....	5,000 00	4,932 20	5,050 00	Wood, Gundy & Co.
	" " ".....	2,000 00	1,937 76	1,952 24	W. L. Mackenzie & Co.
	" " ".....	13,273 52	12,806 50	12,872 40	W. L. McKinnon & Co.
	" " ".....	5,000 00	5,000 00	5,300 00	Æmelius Jarvis & Co.
	" " ".....	5,000 00	4,683 70	4,825 00	Canada Bond Corp.
	" " ".....	26,997 68	26,651 28		Matured.
	School District debts.....	3,546 98	3,544 19		"
	Hydro Electric Power Comm. debts 4 p.c.....	5,000 00	3,460 00	3,460 00	Canada Bond Corp.
	Amortization of book values towards par.....		268 34		
		290,241 49	280,670 62		
North American Life..	Dom. of Canada War Loan,				
	5½ p.c.	250,000 00	246,775 00	255,000 00	Turner, Spragge Co.
	" " 5 p.c..	5,000 00	4,875 00	4,875 00	Morrow & Jellett.
	" " 5 p.c..	29,000 00	28,275 00	28,275 00	Macneill, Graham & Co.
	" " 5 p.c..	24,000 00	23,400 00	23,400 00	Can. Bond Corp.
	" " 5 p.c..	27,500 00	26,812 50	26,812 50	Housser, Wood & Co.
	" " 5 p.c..	17,000 00	11,957 40	16,490 00	R. C. Matthews & Co.
	Prov. of Alberta, 5 p.c.....	37,000 00	35,797 50	36,260 00	J. F. Stewart & Co.
	" " 5 p.c.....	13,000 00	12,577 50	12,740 00	C. H. Burgess & Co.
	" British Columbia, 4½ p.c.....	100,000 00	92,945 00	93,000 00	R. C. Matthews & Co.
	" Ontario, 4½ p.c.....	50,000 00	48,875 00	49,125 00	Wood, Gundy & Co.
	" " 6 p.c.....	10,500 00	10,500 00	10,821 12	R. C. Matthews & Co.
	" Saskatchewan, 4 p.c..	24,333 33	21,809 15	24,333 33	Bell, Gouinlock & Co.
	" " 4 p.c..	48,666 67	43,618 31	48,484 16	C. H. Burgess & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued*

Company	Description of Security	Par value	Value in Account	Price or other consideration received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Vorth American Life — <i>Con.</i>	Municipal securities.....	6,569 82	6,569 82	6,569 82	Matured.
	School District securities.....	14,701 09	14,701 09	14,701 09	"
	Rural Telephone Co. debts.....	2,770 34	2,770 34	2,770 34	"
	Bishop Navigation Co., 6 p.c..	50,000 00	48,315 00	51,000 00	J. F. M. Stewart & Co.
	Miscellaneous debts.....	67,500 00	67,500 00	67,500 00	Matured.
	"	85,000 00	80,424 05	85,000 00	Redeemed.
	Amortization of book values towards par.....		1,049 05		
		862,541 25	829,546 71	857,157 36	
Northern Life.....	Dom. of Canada War Loan, 5½ p.c.	214,700 00	214,700 00	216,759 00	Royal Securities Corp.
	" " 5½ p.c.	100 00	104 00		Account transferred.
	Municipal securities.....	8,495 55	8,333 44		Matured.
	School Dist. debts.....	360 00	377 50	377 50	"
	London and Lake Erie Ry. and Transportation Co., 5 p.c..		3,760 00		Further sale of assets.
	Amortization of book values towards par.....		1,164 21		
			228,439 15		
Saskatchewan Life.....	Dom. of Canada War Loan, 5½ p.c.	13,000 00	12,963 53	13,180 00	Harris, Read & Co.
	" " 5½ p.c.	200 00	200 00		Head Office staff.
	Municipal securities.....	1,500 00	1,434 32		Matured.
	School District debts.....	2,847 82	2,851 70		"
	Rural Telephone Co. debts.....	517 62	517 62		"
		18,065 44	17,967 17		
La Sauvegarde Life....	Municipal debts.....	536 02	536 02		Matured.
	Montreal Tramways Co.....	1,000 00	810 00	810 00	Placement.
		1,536 02	1,396 02		
Security Life.....	Dom. of Canada War Loan, 5½ p.c.....	12,000 00	12,000 00	12,391 24	A. E. Ames & Co.
Sovereign Life.....	Municipal securities.....	3,260 82	3,266 70		Matured.
	School District debts.....	833 33	853 27		"
	Rural Telephone Co. debts.....	1,871 41	2,031 70		"
	Greater Winnipeg Water Dist. debts.....	25,000 00	23,724 60	25,125 00	Edw. Brown & Co.
		30,965 56	29,931 27		
Sun Life.....	Dom. of Canada bonds, 5½ p.c.	300,000 00	292,369 50	293,881 75	National City Co., N.Y.
	Dom. of Canada War Loan, 5½ p.c.	100,000 00	100,000 00	100,000 00	Royal Securities Corp.
	" " 5½ p.c.	613,000 00	605,286 61	618,067 50	Atlas Bond and Security Co. & O'Brien & Williams.
	Prov. of Ontario, 3½ p.c.....	67,320 00	48,511 64	49,863 70	Lloyd's Bank.
	Newfoundland, 6½ p.c.....	50,000 00	49,200 00	52,490 00	Wood, Gundy & Co.
	United Kingdom of Great Britain and Ireland, 5½ p.c...	250,000 00	240,625 00	244,330 63	National City Co., N.Y.
	Republic of Cuba, 5 p.c.....	500 00	455 40	500 00	Redeemed.
	Municipal securities.....	5,372 60	5,406 15	5,371 10	"
	" and School Dist. debts.....	8,034 03	7,788 30	8,034 03	Instalments matured.
	Bloomington and Normal Ry. and Light Co., 5 p.c.....	23,000 00	25,200 00	25,967 13	Illinois Trust and Savings and Eastabrooke & Co., Boston.
					Emery, Peck & Rockwood and H. W. Gardner.
	Des Moines Electric Co., 5 p.c.	31,000 00	26,622 04	29,006 08	



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—Continued

Company	Description of Security	Par value	Value in Account	Price or other consideration received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Sun Life—Con. ....	Galesburg Ry. Lighting and Power Co., 5 p.c.....	42,000 00	35,612 80	37,910 10	\$7,000 exchanged for like amount of Chicago, Ottawa and Peoria Ry. Pref. stock. \$1,000 to A. C. Harlow and \$34,000 for sinking fund.
	Jacksonville Ry. and Light Co., 5 p.c.....	17,000 00	14,620 00	14,620 00	Exchanged with Illinois Traction Co. for like amount of Chicago, Ottawa and Peoria Ry. Co. Pref. stock.
	Topeka Ry. and Light Co., 5 p.c.....	6,000 00	5,100 00	5,404 40	New York Trust Co.
	Abitibi Power and Paper Co., 7 p.c.....	177,200 00	154,982 91	194,920 00	Redeemed.
	American Sales Book Co., 6 p.c.....	20,600 00	19,570 06	20,975 37	Samuel K. Phillips & Co.
	Bell Telephone Co. of Can., 5 p.c.....	25,000 00	24,750 00	22,750 00	Nesbitt, Thomson & Co.
	Cedars Rapids Mfg. and Power Co., 5 p.c.....	3,000 00	2,437 56	2,670 00	Bodell & Co.
	Mexican Northern Power Co., receiver's certificates, 7 p.c..	5,000 00	5,000 00	5,000 00	Payment on account of principal.
	Montreal Abattoirs Ltd., 6 p.c.	379,000 00	344,890 00	344,890 00	Surrendered in exchange for 6% income bonds, pref. stock, real estate and cash \$15,114.80.
	Banco Hipotecario de Chile...	4,180 00	3,731 60	4,180 00	Redeemed.
	Caja de Credits Hipotecario de Chile.....	190 00	195 70	190 00	"
	Philippine Islands.....		33 75	33 75	Adjustment of commission paid in error
	Montreal Water and Power Co. ....		67 76	67 76	Law G'tee and Accident Society for surrender of guarantee.
	Preferred Stocks—				
	Bloomington and Normal Ry. & Light Co., 6 p.c.....	80,000 00	68,800 00	68,800 00	Surrendered in part exchange for Bloomington and Normal Ry. and Light Co. bonds and Chicago, Ottawa and Peoria Ry. Co. pref. stock.
	Madison County Light and Power Co.....	30,900 00	26,574 00	26,574 00	" "
	Mills County Power Co.....	5,000 00	4,300 00	4,300 00	" "
	Omaha and Lincoln Ry. and Light Co.....	5,200 00	4,472 00	4,472 00	" "
		2,253,496 63	2,116,602 78	2,185,269 30	
Travellers Life.....	Dom. of Canada War Loan, 5 p.c..	25,000 00	24,047 79	24,475 00	Greenshields & Co.
	" " 5½ p.c.	110,000 00	110,000 00	110,000 00	"
	" " 5½ p.c.	13,000 00	13,000 00	13,000 00	Wood, Gundy & Co.
	" " 5½ p.c.	2,000 00	2,000 00	2,000 00	A. P. Earle.
	Prov. of Manitoba, 6 p.c.....	5,000 00	4,919 96	4,950 00	Greenshields & Co.
	" Ontario, 4 p.c.....	5,000 00	4,468 31	4,475 00	Wood, Gundy & Co.
	" " 6 p.c.....	5,000 00	5,000 00	5,050 00	"
	" Quebec, 4½ p.c.....	10,000 00	8,613 81	8,638 50	"
	Municipal securities.....	20,000 00	19,835 24	19,909 00	"
	Greater Winnipeg Water Dist. debts., 5 p.c.....	5,000 00	4,731 36	4,750 00	Greenshields & Co.
	Amortization of book values towards par.....		29 97		
		200,000 00	196,646 44	197,247 50	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Concluded*

Company	Description of Security	Par value	Value in Account	Price or other consideration received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Western Life.....	School Dist. debts.....	1,973 33	1,973 33		Matured.
	Greater Winnipeg Water Dist., 5 p.c.	35,000 00	32,760 00	34,875 71	Drake Ballard Co.
		36,973 33	34,733 33	34,875 71	
Alliance Nationale.....	Dom. of Canada War Loan, 5½ p.c.	150,000 00	150,000 00	150,000 00	The National City Co.
	" " 5½ p.c.	90,769 88	90,769 88	90,769 88	La Banque d'Hoche- laga.
	" " 5½ p.c.	350 00	350 00	350 00	Lost.
	Municipal securities.....	151 90	151 90	151 90	Matured.
	Dom. of Canada War cert.	100 00	86 00	86 00	"
		241,371 78	241,357 78	241,357 78	
A.O.F.....	Prov. of British Columbia, 5 p.c.....	20,000 00	18,064 26	19,000 00	C. H. Burgess & Co
	Municipal debts.....	4,751 56	4,696 87		Matured.
	School District debts.....	1,996 67	2,023 31		"
	Amortization of book values towards par.....		41 34		
		26,748 23	24,825 78		
Artisans.....	Municipal securities.....	580 50	618 73		Matured.
C.M.B.A.....	Anglo French bonds, 5 p.c.....	24,649 24	24,649 24		Matured.
	Municipal securities.....	12,264 49	12,321 97		"
	Amortization of book values towards par.....		50 68		
		36,913 73	37,021 89		
Commercial Travellers	Dom. of Canada War Loan, 5½ p.c.....	45,000 00	45,000 00	44,950 00	Macneill, Graham and Co.
	Prov. of Ontario, 6 p.c.....	11,000 00	11,000 00	11,440 00	"
	Amortization of book values towards par.....		20 08		
		56,000 00	56,020 08	56,390 00	
I.O.F.....	Prov. of Ontario, 3½ p.c.....	50,000 00	44,986 00	43,555 00	Dom. Securities Corp.
	" 4 p.c.....	298 95	298 95	298 95	Matured.
	Municipal debts.....	55,587 82	54,193 32	55,587 82	"
	School District debts.....	3,333 68	3,320 72	3,333 68	"
	Canadian Realty Corp., 6 p.c.	4,000 00	4,000 00	4,000 00	"
	Holmwood Realty Co., 6 p.c.	60,000 00	60,000 00	60,000 00	Company.
	National Wood Products Co., 6 p.c.....	40,000 00	25,499 98	25,499 98	"
	New York Steam Co., 6 p.c....	50,000 00	50,000 00	50,000 00	"
	A. R. Rogers Lumber Co., 6 p.c.....	76,000 00	74,790 00	77,097 76	"
	Royal Mortgage Co., 3½ p.c....	1,069 60	1,069 60	1,069 60	"
	Valpey Co., 6 p.c.....	2,000 00	2,000 00	2,000 00	"
		342,290 05	320,158 57	322,442 79	
Royal Guardians.....	Dom. of Canada War Loan, 5½ p.c.....	25,000 00	25,000 00	25,000 00	Royal Securities Corp.
	Municipal securities.....		562 98		Matured.
			25,562 98		
Woodmen.....	Dom. of Canada War Loan, 5½ p.c.....	135,000 00	134,331 86	135,300 00	Wood, Gundy & Co.
	Municipal securities.....	29,600 00	28,798 16	28,791 38	"
	"	4,232 46	4,242 98		Matured.
	Greater Winnipeg Water Dist. debts.....	25,000 00	24,272 58	24,255 00	Wood, Gundy & Co.
		193,832 46	191,645 58		



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—Continued

REAL ESTATE PURCHASED OR ACQUIRED

Company	Description of Property	Price paid or value at which transferred to real estate account	From whom purchased
		\$ cts.	
Canada Life .....	103 Bay St., being part of town lot No. 4, north side of King St. ....	123,337 25	Æmilius Jarvis.
	Town lot No. 6 on south side King St., rear 79 King St. west.....	23,062 47	Pears Estate and Monarch Supply Co.
	Lots 16, 17 and 18, Block 3, River lot 10, Edmon- ton.....	21,191 71	Foreclosure.
	Lot 140, Block 5, Hudson Bay Co. reserve, Ed- monton.....	6,872 81	"
	Rural Properties— Saskatchewan.....	15,149 17	"
	City Properties— Alberta.....	4,028 96	"
	Taxes or charges, etc., on real estate acquired and including \$2,508.53 installing elevators in Montreal property.....	19,550 81	
		218,193 18	
Confederation Life.....	E. ½ 18 W. 1-28, W. 1 Man.....	6,183 70	Power of sale.
	City Properties— British Columbia.....	4,442 25	Conveyance
	Rural Properties— British Columbia.....	4,591 28	Conveyance.
	Manitoba.....	3,256 58	Power of sale.
	Saskatchewan .....	11,112 82	Conveyance
	Taxes or charges, etc., on real estate acquired...	21,928 08	
		51,514 71	
Continental Life.....	Taxes or charges, etc., on real estate acquired....	1,859 89	
Crown Life.....	Rural Property—Alberta.....	1,651 27	E. B. Hallett.
Dominion Life.....	Lots 36 and 37, Block 2, Plan D. R., Lot 12, Edmonton.....	36,053 80	Foreclosure.
	Lot 35, Block 123, Plan Old No. 96, Moosejaw, Sask.....	11,600 92	"
	City Property— Saskatchewan.....	6,240 11	V. C. McCurdy.
	Manitoba.....	5,028 13	Foreclosure.
	Alberta.....	2,876 60	"
	Saskatchewan.....	1,520 82	"
	Ontario.....	3,401 96	"
	Repairs on real estate.....	1,401 33	
	Taxes, charges, etc., on real estate acquired.....	11,666 88	
		79,790 55	
Excelsior Life.....	Rural Property, Saskatchewan.....	1,346 36	R. Anliker.
	" " .....	1,323 03	M. Puchalski.
	" " .....	400 73	A. Sawosy.
	" " .....	1,490 03	M. L. Bragg.
	Town Property, " .....	2,302 20	J. F. Ashton.
	Rural Property, " .....	1,573 45	M. F. McKinnon.
	" Alberta.....	1,045 38	R. A. Trider.
	" " .....	1,087 15	O. Joynt.
	" " .....	749 85	T. R. Hickey.
	Expended on construction H. O. Bldg.....	194 57	
	Taxes or charges, etc., on real estate acquired....	1,944 53	
		13,457 28	
Great West Life.....	City Property, Manitoba.....	2,334 99	Foreclosure.
	" " .....	2,095 30	Conveyance.
	" British Columbia.....	1,931 13	Foreclosure.
	Rural Property, Manitoba.....	2,819 33	"
	" Saskatchewan.....	1,305 86	"
	Taxes or charges, etc., on real estate acquired....	23,125 12	
		33,611 73	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—*Continued*

REAL ESTATE PURCHASED OR ACQUIRED—*Concluded*

Company	Description of Property	Price paid or value at which transferred to real estate account		From whom purchased
		\$	cts.	
Imperial Life.....	City Property, British Columbia.....	7,070	56	H. A. Stewart.
	“ “ Alberta.....	4,720	93	A. Roediger.
	“ “ Alberta.....	1,383	61	M. Otterbine.
	Rural Property—			
	Saskatchewan.....	1,268	96	Jos. A. Ramey.
	“ “.....	2,264	38	I. W. Kinzie.
	“ “.....	2,825	50	R. S. Wright.
	“ “.....	1,224	93	W. J. Bradshaw.
	Alberta.....	1,608	65	Mrs. M. L. Hodge.
	“ “.....	876	21	A. Cameron.
	Taxes or charges, etc., on real estate acquired....	1,868	28	
		25,112	01	
London Life.....	Taxes or charges, etc., on real estate acquired....	293	62	
Manufacturers Life.....	Part of lot 109, Plan of lot 39, Ottawa.....	8,127	27	Foreclosure.
	Rural Properties—			
	Manitoba.....	7,614	13	“
	Saskatchewan.....	995	55	“
	Taxes or charges, etc., on real estate acquired....	201	78	
		16,938	73	
Monarch Life.....	Taxes or charges, etc., on real estate acquired....	31	34	
Mutual Life.....	Parts of lots 197, 198, 200 and all of lot 199 s.w. corner Yates and Wharf Sts., Victoria, B.C.	44,000	00	Beard, Wilson & Dalgarno (Quit claim deed).
	Payment on account addition to Head Office....	32,711	70	
	Taxes or charges, etc., on real estate acquired....	1,560	89	
		78,272	59	
Northern Life.....	Lots 10 and 11, w.d. Plan 485, Roncesvalles Block, corner Roncesvalles and Bonstead, Toronto....	46,754	00	Paid off mortgage to Huron and Erie Loan and Savings London.
Security Life.....	Security Bldg., 37 Yonge St., Toronto.....	33,500	00	Elgin Development Co.
Sovereign Life.....	Lot 6, Block 30, Norwood Sub-Div., Plan XLIII, (Oullette Block), Edmonton.....	22,452	97	Foreclosure.
Sun Life.....	W. G. V. Bishop property, W. ½ 3-12-22 W. 2....	6,516	45	Quit claim.
	Lot 24, Block 6, Subd. B, Dist. Lot 182, Maps 127 and 398, No. 1437-1441 Hastings, St. Van- couver.....	6,050	97	Foreclosed.
	Montreal Abattoirs.....	156,901	43	Montreal Abattoirs.
	Lots 7 and 8, N. ½ Lot 80, Group 1, Map 719, Mun. of Burnaby, Dist of New Westminster.....	17,061	73	Foreclosed.
	City Property—			
	Alberta.....	4,500	00	Quit claim.
	British Columbia.....	2,000	00	Foreclosure.
	Additions to Head Office Building.....	10,895	98	
	Taxes or charges, etc., on real estate acquired....	3,050	60	
		206,977	16	
Western Life.....	Taxes or charges, etc., on real estate acquired....	253	95	
Alliance Nationale.....	Taxes or charges, etc., on real estate acquired....	5,661	00	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—Continued

REAL ESTATE SOLD

Company	Description of Property	Price paid or value at which carried into real estate account	Value in Account	Price received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Canada Life...	City Properties—				
	Alberta.....	39,200 53	41,435 92	56,884 75	Sale.
	Manitoba.....	4,056 45	4,776 47	6,750 00	"
	New Brunswick.....	28,500 00	1,000 00	1,000 00	" (partial payment).
	Rural Properties—				
	Alberta.....	2,097 53	4,390 55	4,400 00	"
	Manitoba.....	11,606 40	2,881 19	5,578 00	" (partial sale).
	Saskatchewan.....	5,259 72	4,788 29	6,300 00	"
	Revenue derived from real estate and credited to account.....		12,497 54		
		90,720 63	71,769 96	80,912 75	
Confederation Life...	Block A, Plan 744, 218 ' 1" on Ger- rard St. x 134' on Carlaw Ave. N.W. corner Gerrard and Carlaw Sts., Toronto.....		3,347 32	15,000 00	Langley's Ltd. (Balance of Block).
	Lot 9, Block 1, Plan 9913 and all Block A, Plan AA3627, Second Ave., Yorkton, Sask.....	15,287 59	11,000 00	14,000 00	Smith and Mackay.
	Vancouver properties.....	7,237 17	7,261 53	8,255 00	Sale.
	Rural property—				
	Manitoba.....	756 29	803 19	675 00	"
	Saskatchewan.....	2,774 00	2,807 14	3,200 00	"
	Revenue derived from real estate and credited to account.....		17,143 15		
			42,362 33	41,130 00	
Continental Life....	Revenue derived from real estate and credited to account.....		74 75		
Crown Life.....	Rural properties, Alberta.....	5,960 30	5,960 30	7,140 00	Sale.
Dominion Life.....	Lot 14, Block H, River lot 78, Prince Albert.....	42,027 15	42,069 70	15,000 00	Chas. S. Lacroix, et al.
	Part lot 17, Hughsons, corner King Wm. and Mary Sts., Hamilton..	51,918 09	51,927 89	57,000 00	J. A. C. Morrow.
	City Properties—				
	Alberta.....	13,462 60	13,612 62	14,339 40	Sale.
	Saskatchewan.....	13,649 56	13,817 46	16,075 00	"
	Manitoba.....	3,989 61	4,188 32	4,178 33	"
	British Columbia.....	2,422 18	2,422 18	2,794 40	"
	Ontario.....	3,401 96	3,401 96	3,500 00	"
	Rural property.....	1,946 52	1,946 52	1,950 00	David Ashwith.
	Rents applied to reduce principal..		2,301 84	2,301 84	
	Taxes adjusted " ".....		87 36	87 36	
	Revenue derived from real etsate and credited to account.....		12,822 81		
		132,817 67	148,598 66	117,226 33	
Excelsior Life.....	Town property, Saskatchewan.....	7,196 11	6,532 40	7,802 20	Sale.
	Rural Property—				
	Alberta.....	2,132 53	2,700 00	2,750 00	"
	Manitoba.....	3,687 06	3,126 61	3,450 00	"
	Saskatchewan.....	5,946 16	7,256 50	8,300 00	"
	Revenue derived from real estate and credited to account.....		1,426 65		
		18,961 86	21,042 16	22,302 20	
Great West Life.	Lot 7, Part lot 6, special plot 4, Winnipeg.....	96,144 36	98,647 98	100,000 00	Home Investment and Savings Assn.
	Lots 19 and 20, Block 80, Plan C.1, Calgary.....	12,292 74	12,477 74	13,000 00	Barclay Bros.



SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—Continued

REAL ESTATE SOLD—Continued

Company	Description of Property	Price paid or value at which carried into real estate account	Value in Account	Price received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Great West Life— con.	Lots 7 and 8, Block 564, D.L. 526, Tp. 1, Vancouver.....	5,314 85	4,909 10	5,400 00	A. P. Stenhouse.
	Part Lots 83 to 85 (inc.), Block 8 H.B. R. Pl. B, Edmonton.....	5,701 72	5,818 03	6,500 00	A. H. Edwards.
	Lot 122, Block 12, Pl. B. 4, H. B. R. Edmonton.....	9,239 77	8,246 24	5,000 00	C. A. Hodgson and A. S. Smith.
	Lot 123, Block 12, Pl. B 4, N. B. R., Edmonton.....			5,000 00	A. G. Lancey.
	City Properties—				
	Alberta.....	8,125 46	8,557 96	9,200 00	Sale.
	British Columbia.....	12,001 44	13,592 02	14,800 00	"
	Manitoba.....	9,055 11	10,152 41	10,900 00	"
	Rural properties—Alberta.....	3,086 86	3,665 49	4,216 85	"
	Town property—Saskatchewan....	2,015 02	2,786 64	3,000 00	"
	Revenue derived from real estate and credited to account.....			6,618 67	
		162,977 33	168,853 61	183,635 52	
Imperial Life.....	City Properties—				
	Alberta.....	1,383 61	1,383 61	1,870 00	H. Leinweber.
	British Columbia.....	10,016 87	8,635 21	14,528 20	Sale.
	Rural Property—				
	Alberta.....	3,748 19	3,904 08	6,600 00	"
	Saskatchewan.....	2,264 38	2,264 38	3,500 00	Wm. C. Taylor.
	Revenue derived from real estate and credited to account.....		3,057 45		
		17,413 05	19,244 73	26,498 20	
London Life.....	Winnipeg properties.....	4,327 38	4,200 46	6,750 00	C. E. Cook and Wm. J. Cummings.
	Revenue derived from real estate and credited to account.....		13 54		
		4,327 38	4,214 00	6,750 00	
Manufacturers Life...	Part lot 109, Plan of lot 39, Ottawa	8,127 27	5,000 00	9,000 00	Florence Gargano.
	Rural Property—				
	Alberta.....	888 00	1,067 35	1,550 00	Geo. Martin.
	Saskatchewan.....	2,709 50	2,502 44	3,344 00	Sale.
	Manitoba.....	7,614 13	7,614 13	10,400 00	"
	Revenue derived from real estate and credited to account.....		3,720 17		
		19,338 90	19,904 09	24,294 00	
Monarch Life.....	Part of S.W. ¼ 24-31-24, W. 2, Sask.		50 00	50 00	Municipality.
Mutual Life of Can..	W. ½ 19-16-6 W. 2, Sask.....	4,500 00	4,500 00	6,589 35	Samuel Stewart.
	No. 11,814, 100 th Ave., Edmonton (J. St. Cl. Blackett).....	18,621 78	10,000 00	10,000 00	Mrs. Bessie Coyne (partial payment).
	S. ½ 18-13-20 W. 1, Man.....	5,794 63	1,155 00	1,155 75	W. J. Pettapiece (partial payment).
	City Property—				
	Alberta.....	4,370 87	4,816 04	4,850 00	E. P. Sutherland.
	British Columbia.....	3,585 17	2,550 38	2,550 38	W. A. & G. W. King. (partial payment) 1,504 previously reported
	Ontario.....	3,000 00	3,000 00	3,000 00	W. H. Somerville.
	Sale of material re addition to Head Office.....		11 25		
	Revenue derived from real estate and credited to account.....		757 91		
		39,872 45	26,790 58		



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—*Continued*

REAL ESTATE SOLD—*Concluded*

Company	Description of Property	Price paid or value at which carried into real estate account	Value in Account	Price received	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
North American Life	Rural property—Saskatchewan....	1,436 92	1,436 92	2,000 00	A. Brandt.
Northern Life. ....	Rural property—Saskatchewan....	2,389 25	2,389 25	2,000 00	C. W. Anderson.
	2-4 Lansdowne Ave., Toronto.. (Parkdale Assembly Hall).	24,554 33	24,554 33	28,500 00	M. H. Findlay.
		26,943 58	26,943 58	30,500 00	
Sun Life.....	E. ½ Lot 205, Grp. 2, New West- minster Dist.....	4,693 44	4,973 44	5,500 00	G. E. Leighton.
	Pattinson Farm property, Part lots 380 and 381, Gp. 2, Chilliwack, B.C.	9,977 89	10,374 80	10,876 60	Mercer.
	City property, British Columbia.	19,984 37	20,915 02	22,300 00	Sale.
	Town property, Saskatchewan....	4,775 58	4,775 58	4,500 00	J. Grist.
	Revenue derived from real estate and credited to account.....			74 65	
		39,431 28	41,038 84	43,251 25	
Western Life.	Revenue derived from real estate and credited to account.....		140 00		
Alliance Nationale...	Town property, Quebec.....	1,200 00	1,200 00	1,200 00	Geo. Tardif.
	Revenue derived from real estate and credited to account.....		6,740 62		
		1,200 00	7,940 62	1,200 00	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920  
—Continued.

COLLATERAL LOANS MADE

Company	To whom made	Time	Rate	Amount	Description of Collateral	Par value	Market value
				\$ cts.		\$ cts.	
Canada Life.....	J. H. McGregor.	Call.	6½	2,500 00	20 shares Can. Bank of Commerce.....	2,000 00	3,660 00
Continental Life.....	Geo. D. Lewis.		6	1,080 00	Dom. of Canada War Loan, 5½ p.c....	1,200 00	1,200 00
Monarch Life.....	Staff.....	12 mo.		4,025 61	Dom. of Canada War Loan, 5½ p.c....	5,550 00	5,272 50
Northern Life.....	W. L. Fitzgerald.....		6½	5,250 00	70 shares Imperial Oil Co., Ltd.....	1,750 00	7,700 00
	F. A. Fitzgerald.....		6½	1,425 00	".....	475 00	2,090 00
	" et al (Trustees).....		6½	2,400 00	".....	2,800 00	12,320 00
	".....		6½	12,075 00	".....	4,025 00	17,710 00
	A. E. Fitzgerald.....		6½	5,400 00	".....	1,800 00	7,920 00
				26,550 00		10,850 00	47,740 00
San Life.....	Superior Brick Co. by Estate D. Derbyshire Co., guarantor.....				Dom. of Canada War Loan, 5½ p.c., 1933 (substitution for collateral released).....	8,000 00	8,000 00
I. O. F.....	Wood, Gundy & Co.....	Demd.	6	47,200 00	Dom. of Canada War Loan.....	50,000 00	50,000 00
	Geo. G. Moore.....	"	6	6,000 00	Newfoundland Pulp and Lumber Co., 7 p.c.....	10,000 00	7,000 00
				53,200 00		60,000 00	57,000 00
Royal Guardians.....	A. M. Hart.....	Call.	7½	1,000 00	25 shares National Breweries Com.....	2,500 00	1,425 00



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—*Continued*

## COLLATERAL LOANS REPAYED

Company	By whom paid	Amount repaid	Description of collateral released	Par value	Market value
		\$ cts.		\$ cts.	\$ cts.
Canada Life.....	W. G. Morrow.....	17,538 00	Robt. Simpson Co. Ltd., Stock Pref.	200,000 00	150,000 00
			“ “ Common..	50,000 00	75,000 00
	Canada Life Staff.....	8,152 93	Dom. of Canada War Loan.....	5,550 00	5,328 00
		25,690 93		255,550 00	230,328 00
Continental Life.....	John Watson.....	13 94	None.		
	Geo. D. Lewis.....	33 02	“		
		46 96			
Manufacturers Life.....	Manufacturers Life Staff Victory Loan acc.....	771 26	None.		
Monarch Life.....	Monarch Life Staff.....	2,447 26	Dom. of Canada War Loan.....	450 00	427 50
Sun Life.....	C. S. V. Branch.....	271 61	No collateral released.		
	S. and C. L. Carsley.....	125,000 00	A. E. Rea & Co., 5 p.c., 1931.....	334,000 00	293,920 00
	Jos. A. Descarries.....	35,500 00	Sault au Recollet, 5 p.c., 1962.....	50,000 00	47,500 00
	Superior Brick Co.....	3,750 00	Superior Brick Co., 6 p.c.....	75,000 00	52,500 00
	by (Estate D. Derbyshire, guarantor).				
		164,521 61		459,000 00	393,920 00
Travellers Life.....	Travellers Life Staff.....	2,318 72	Dom. of Canada War Loan.		
I.O.F.....	Wood, Gundy & Co.....	47,200 00	Dom. of Canada War Loan.....	50,000 00	50,000 00
	National Ice and Coal Co...	18,337 50	None.		
	H. H. Beck.....	191 62	“		
	Du Vernet Syndicate.....	157 40	“		
	New York City District Realty Corp.....	5,767 68	Deed to 65, 67, 69 Dey St., New York	70,000 00	70,000 00
	Union Trust Co.....	142,000 00	Mortgages to Balance.....	142,000 00	142,000 00
		213,654 20		262,000 00	262,000 00



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended June 30, 1920—*Continued*

## MORTGAGE LOANS

Company	Made	Repaid	Balance, June 30, 1920
	\$ cts.	\$ cts.	\$ cts.
Canada .....	4,045,019 67	1,430,148 57	23,768,494 23
Capital .....	4,100 00		70,600 00
Commercial .....			12,891 18
Confederation .....	413,305 41	413,200 74	5,173,113 68
Continental .....	23,611 65	39,187 50	508,270 17
Crown : .....	4,485 75	19,326 65	359,929 08
Dominion .....	316,954 29	192,267 81	2,603,669 27
Excelsior .....	168,046 45	144,242 34	2,421,791 92
Great West .....	2,156,415 68	1,187,791 61	17,371,894 32
Imperial .....	284,672 30	293,646 93	4,857,983 53
London .....	541,030 06	353,929 76	3,134,538 19
Manufacturers .....	1,681,655 14	426,371 82	11,015,998 49
Monarch .....	66,903 77	16,626 08	422,296 30
Mutual .....	1,623,192 90	731,533 90	14,722,881 33
National .....			
North American .....	179,442 05	222,537 89	4,313,399 92
Northern .....	94,412 77	144,623 31	1,099,381 76
Saskatchewan .....	15,632 80	8,811 72	78,569 28
La Sauvegarde .....	49,506 00	1,600 00	160,476 73
Security .....	3,433 00	2,007 42	11,738 17
Sovereign .....	31,002 35	38,524 26	455,590 63
Sun .....	723,811 70	414,902 79	7,159,670 07
Travellers .....	10,000 00	15,000 00	46,200 00
Western .....		1,709 92	11,097 95
Alliance Nationale.....	8,287 65	55,756 15	2,602,522 39
A. O. F.....			
Artisans.....	40,000 00	5,479 21	740,635 36
C. M. B. A.....		2,000 00	94,500 00
Commercial Travellers.....			31,490 00
I. O. F.....	250,716 72	364,458 75	3,431,196 38
Royal Guardians.....		2,000 00	148,508 30
Woodmen.....	9,700 00	27,322 50	224,882 84
	12,745,338 11	6,555,007 63	107,054,211 47



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended June 30, 1920 — *Concluded*

POLICY LOANS

Company	Balance December 31, 1919	Made, January 1 to June 30	Repaid January 1 to June 30						Balance June 30, 1920
			On Surrender of Policy	On Maturity by death	On Maturity other than death	Prior to termination	Total repaid		
							\$	cts	
Canada.	9,289,316 97	1,033,262 33	146,517 70	105,769 29	95,358 17	504,604 24	852,249 40	9,470,329 90	
Capital.	55,306 92	8,209 28	1,906 59	None	None	22,882 12	24,788 71	38,727 49	
Commercial.	669 65	493 00	None	None	None	15 65	15 65	1,147 00	
Confederation.	3,039,398 26	406,852 61	38,111 13	24,048 92	31,833 08	174,996 96	268,990 09	3,177,260 78	
Continental.	322,006 70	49,987 17	5,984 82	1,509 43	7,518 26	18,470 79	33,483 30	338,510 57	
Crown.	407,747 15	51,072 17	16,597 92	810 61	209 00	23,293 55	40,911 08	417,908 24	
Dominion.	402,954 45	56,548 32	7,830 88	576 78	21,573 15	29,332 94	59,313 75	400,189 02	
Excelsior.	477,372 01	66,847 85	2,450 49	2,697 90	13,895 19	17,930 94	36,974 52	507,245 34	
Great West.	3,804,378 47	577,289 50	165,067 46	14,453 55	20,823 95	100,606 33	300,951 29	4,080,716 68	
Imperial.	2,010,036 54	296,138 39	48,714 20	23,443 09	31,700 95	83,310 63	187,168 87	2,119,006 06	
London.	707,210 06	109,695 37	8,455 56	4,471 80	2,371 80	44,313 69	59,612 85	757,292 58	
Manufacturers.	3,668,975 68	558,950 05	116,966 58	19,354 42	65,307 37	241,548 90	443,177 27	3,784,748 46	
Monarch.	141,330 74	36,964 62	3,085 65	None	None	10,535 31	13,620 96	164,671 40	
Mutual.	4,613,348 39	954,484 89	52,413 24	34,116 33	114,846 24	427,095 04	628,470 85	4,939,362 43	
National.	430,006 36	114,286 35	12,770 24	2,549 09	12,938 75	75,195 65	103,453 73	440,838 98	
North American.	2,236,506 13	240,710 26	54,445 30	25,757 34	53,205 50	90,079 71	223,487 85	2,253,728 54	
Northern.	344,073 72	68,994 36	7,385 65	854 25	9,981 10	29,316 19	47,537 19	365,530 89	
Saskatchewan.	11,891 74	8,968 35	53 40	142 50	None	2,651 45	2,847 35	18,012 74	
Sauvegarde.	131,542 17	22,541 08	4,116 25	None	10,216 35	3,521 44	17,854 04	136,229 21	
Security.	13,403 84	1,674 97	307 50	None	None	None	307 50	14,771 31	
Sovereign.	170,085 56	21,938 04	2,605 08	1,800 96	None	5,711 70	10,117 74	181,905 86	
Sun.	12,331,528 95	2,251,981 58	488,641 12	120,190 73	209,155 60	1,403,504 25	2,221,491 70	12,362,018 83	
Travellers.	40,052 79	14,226 25	967 41	140 79	125 00	2,498 59	3,731 79	50,547 25	
Western.	18,090 82	5,195 80	682 35	802 65	None	2,555 90	4,040 90	19,245 72	
A.O.F.	27,255 00	4,721 00	798 00	100 00	None	None	898 00	31,078 00	
	44,694,489 07	6,962,033 59	1,186,874 52	383,590 43	701,059 46	3,313,971 97	5,585,496 38	46,071,026 28	



## SESSIONAL PAPER No. 9

STATEMENTS made by Canadian Trustees of Foreign Companies showing the Movement of Securities held by them in trust for the respective Companies for the six months ended June 30, 1920.

## BONDS AND DEBENTURES RECEIVED

Company	Description of Security.	Par value	Market value
		\$ cts.	\$ cts.
London and Scottish	Municipal securities, 4½ p.c.	73,470 53	64,276 81
	" 5 p.c.	15,000 00	12,900 00
	School District debts., 4 p.c.	17,000 00	14,620 00
	" 5 p.c.	24,000 00	20,550 00
		129,470 53	112,346 81
New York Life	Municipal securities, 4½ p.c.	322,000 00	299,460 00
Phoenix Assurance	Dom. of Canada Loan, 5½ p.c.	45,000 00	45,000 00
Travelers Insurance	Dom. of Canada War Loan, 5½ p.c.	867,000 00	867,000 00
	Prov. of Ontario, 6 p.c.	200,000 00	200,000 00
		1,067,000 00	1,067,000 00

## BONDS, DEBENTURES AND STOCKS RELEASED

		\$ cts.	\$ cts.
London and Scottish	Municipal securities, 4½ p.c.	15,000 00	15,000 00
	" 5 p.c.	25,233 44	24,733 44
	School District debts., 4½ p.c.	609 00	609 00
	International and Great Northern Ry., 7 p.c.	25,000 00	25,000 00
		65,842 44	65,342 44
Metropolitan	Imperial Rolling Stock, 4½ p.c.	405,000 00	392,850 00
	C. N. R. Equipment Trust Certificates, 4½ p.c.	110,000 00	110,000 00
	Globe Realty Corp. Ltd., 4½ p.c.	62,000 00	57,040 00
		577,000 00	559,890 00
New York Life	Municipal securities, 4½ p.c.	230,000 00	213,900 00
Standard	Prov. of Manitoba, 4 p.c.	10,000 00	8,700 00
	Prov. of Ontario, 6 p.c.	50,000 00	50,000 00
	Municipal securities, 6 p.c.	75,000 00	74,616 00
	London St. Ry. Co., 5 p.c.	2,000 00	1,900 00
		137,000 00	135,216 00
Travelers	Municipal securities, 4 p.c.	145,998 00	143,078 04
	" 4-42 p.c.	866 69	866 69
	" 4½ p.c.	354 88	354 88
	" 5 p.c.	1,578 60	1,578 60
	" 5½ p.c.	238 78	238 78
		149,036 95	146,116 99

## MORTGAGE LOANS

Company	Made	Repaid	Balance, June 30, 1920
	\$ cts.	\$ cts.	\$ cts.
London and Scottish	9,000 00	74,030 96	1,467,990 97
Metropolitan	None	37,500 00	4,236,500 00
New York	None	166,795 18	4,394,976 26
Phoenix	4,671 90	101,726 84	915,605 16
Standard	None	2,500 00	765,764 47
State	None	None	59,500 00
Travelers	None	120,997 83	1,051,323 32
	13,671 90	503,550 81	12,891,660 18







SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—Continued

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Continental Life.....	Dominion of Canada, 5½ p.c., War Loan, 1922.....	100 00	100 00	W. Barlow
	Dom. of Canada, 5½ p.c. War Loan, 1923.....	50 00	50 00	"
	Dom. of Canada, 5½ p.c. War Loan, 1933.....	65,000 00	61,987 50	C. H. Burgess & Co. and Watt & Watt.
	Dom. of Canada, 5½ p.c. loan, 1924	50 00	48 00	G. Burditt.
	" " 1934	100 00	96 00	C. S. Paterson.
	" " ..	100 00	94 00	N. R. Bailey.
	Prov. of Ontario, 6 p.c., 1935.....	100,000 00	42,257 66	On a/c Subscription.
	Prov. of Saskatchewan, 4 p.c., 1949	13,626 48	93,000 00	C. H. Burgess & Co.
	Can. Northern Ry. Co., 4 p.c., 1930	24,333 33	8,727 88	Macneill, Graham & Co.
	Grand Trunk Pacific Branch Lines Co., 4 p.c., 1939.....	48,600 00	20,468 92	Housser, Wood & Co...
	Greater Winnipeg Water District, 6 p.c., 1940.....	15,000 00	37,480 32	Macneill Graham & Co.
	Municipal Debs., 5½ p.c.....	9,000 00	13,650 00	United Financial Corp.
	Accumulation of book values towards par.....		7,925 40	Dom. Securities Corp.
			1,134 21	
			287,019 89	
Crown Life.....	Newfoundland Gov't., 4 p.c., 1930	9,000 00	6,811 20	Morrow & Jellett
	" 1959.....	6,000 00	3,544 20	"
	Prov. of Manitoba, 4 p.c., 1947....	2,433 30	1,663 89	A. E. Ames & Co.
	" " ..	14,599 99	9,776 15	Kerr, Flemming & Co.
	" " 1949....	14,600 00	9,319 17	Greenshields & Co.
	" " ..	973 32	657 57	A. E. Ames & Co.
	" " 1950....	7,300 00	4,759 60	Bell, Gouinlock & Co.
	" " 4½ p.c., 1953...	75,433 32	47,542 17	Canada Bond Corp.
	Prov. of Ontario, 4 p.c., 1939.....	5,353 03	3,905 79	Wood, Gundy & Co.
	" 6 p.c., 1935.....	15,000 00	11,062 50	"
	Prov. of Quebec, 4 p.c., 1934.....	25,000 00	24,562 50	W. A. Mackenzie & Co.
	Prov. of Saskatchewan, 4 p.c., 1949	27,253 33	20,681 46	Kerr, Flemming & Co.
	Canadian Northern Ry. Co., 3½ p.c. 1961 (Gua. by Dominion of Can.)	55,480 00	35,046 25	Macneill, Graham & Co.
	Can. Northern Ry. Co., 3½ p.c., 1961 (Gua. by Dom. of Canada).	27,253 33	14,994 23	W. J. Birkett & Co.
	Can. Northern Ry. Co., 4 p.c., 1934 (Gua. by Dom. of Canada)....	48,186 12	25,550 48	Bell, Gouinlock & Co.
	Can. Northern Ry. Co., 4 p.c., 1930 (Gua. by Prov. of Man.).....	29,200 00	16,065 84	Canada Bond Corp.
	Grand Trunk Pacific, 3 p.c., 1962..	49,639 88	36,176 22	Macneill, Graham & Co.
	" 4 p.c., 1962..	2,920 00	2,253 07	R. C. Matthews & Co.
	Municipal Debs., 4 p.c.....	2,433 33	1,877 56	Canada Bond Corp.
	" 4½ p.c.....	48,600 00	13,194 90	C. H. Burgess & Co..
	" 5 p.c.....	48,666 66	33,250 95	Greenshields & Co.
	" 6 p.c.....	5,840 00	31,725 80	Macneill, Graham & Co.
	School District Debs., 5½ p.c.....	24,333 33	3,732 34	Canada Bond Corp.
	" 6½ p.c.....	7,978 60	16,442 52	"
	" 7 p.c.....	25,000 00	7,243 31	R. C. Matthews & Co.
	" 8 p.c.....	2,400 00	20,592 50	A. E. Ames & Co.
	Rural Telephone Debs., 7½ p.c .....	16,050 00	2,253 14	Canada Bond Corp.
	" 8 p.c.....	5,000 00	15,080 33	Kerr, Flemming & Co.
	" 8 p.c.....	3,000 00	4,836 60	Canada Bond Corporation.
	" 8 p.c.....	8,500 00	2,882 31	Kerr, Flemming & Co.
	" 8 p.c.....	10,500 00	8,548 11	"
	" 8 p.c.....	49,100 00	10,668 31	W. L. McKinnon & Co.
	" 8 p.c.....	78,775 00	50,126 87	"
	" 8 p.c.....	20,300 00	83,200 39	Wood, Gundy & Co.
	Greater Winnipeg Water District, 4½ p.c., 1954.....	20,926 66	20,841 55	Kerr, Flemming & Co.
	Accumulation of book values towards par.....		13,393 06	Canada Bond Corp.
			4,278 84	
		817,329 20	618,541 68	
Dominion Life.....	Prov. of Ontario, 6 p.c., 1935.....	100,000 00	93,000 00	C. H. Burgess & Co.
	Municipal Debs., 6½ p.c.....	10,000 00	9,728 00	W. A. MacKenzie.
	School District Debs., 7 p.c.....	325 00	325 00	Returned unpaid.
	Accumulation of book values, to-wards par.....		2,113 14	
		110,325 00	105,166 14	



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended December 31, 1920—Continued

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
T. Eaton Life.	Dom. of Canada Loan, 5½ p.c., 1924	71,950 00	71,302 45	T. Eaton Co., Ltd
	" " 1934	14,000 00	13,594 00	"
		85,950 00	84,896 45	
Excelsior Life.	Prov. of Alberta, 4 p.c., 4 p.c., 1922	15,573 33	14,518 92	Kerr, Flemming & Co.
	" " 1938	11,193 33	8,249 48	"
	Prov. of Manitoba, 4 p.c., 1947	5,840 00	3,993 22	"
	Prov. of Ontario, 6 p.c., 1935	30,000 00	27,900 00	Can. Debentures Corp.
	Prov. of Quebec, 4 p.c., 1934	15,084 66	11,921 72	Kerr, Flemming & Co.
	Prov. of Saskatchewan, 5½ p.c., 1934	17,519 98	16,042 66	" & A. E. Ames & Co.
	" " 6 p.c., 1940	50,000 00	47,760 00	A. E. Ames & Co.
	Toronto Grey & Bruce Ry., 4 p.c., 2883	34,066 66	20,951 00	Kerr, Flemming & Co.
	Municipal Debs., 5 p.c.	25,000 00	20,740 00	"
	Rural Telephone Debs., 8 p.c.	24,500 00	25,114 44	"
	Accumulation of book values towards par		1,363 58	
		228,777 96	198,555 02	
Great-West Life	Dom. of Canada Victory Loan, 5½ p.c., 1923	8,000 00	7,840 00	Dr. P. H. Thom.
	Dom. of Canada Loan, 5½ p.c., 1934	1,000 00	950 00	"
	Municipal Debs., 5½ p.c.		66,305 93	Hanneson, McTavish & Freeman (Balance of Advances).
	" " 6 p.c.	35,000 00	34,083 35	Bell, Gouinlock & Co
	School District Debs., 6 p.c.	15,000 00	14,867 20	W. Ross Alger & Co.
	" " 7 p.c.	18,000 00	17,396 45	"
	" " 8 p.c.	34,500 00	34,941 81	"
	Rural Telephone Co. Debs., 7 p.c.	3,550 00	3,694 49	W. L. McKinnon & Co.
			180,079 23	
Imperial Life.	Dom. of Canada Treasury Bonds, 4½ p.c., 1925	1,460 00	1,359 10	Dom. Securities Corp.
	Prov. of Ontario, 6 p.c., 1935	350,000 00	325,664 39	" " "
	Gov. of Jamaica, 4 p.c., 1934	42,826 66	34,885 11	" " "
	Municipal Debs., 4 p.c.	10,166 46	7,283 61	" " "
	" " 4½ p.c.	78,095 40	60,773 08	" " "
	" " 6 p.c.	100,000 00	95,164 14	" " "
	" " 6 p.c.	15,000 00	14,066 10	C. H. Burgess & Co.
	" " 6 p.c.	25,000 00	24,394 62	W. A. Mackenzie & Co.
	" " 6 p.c.	50,000 00	49,387 50	A. E. Ames & Co.
	" " 6½ p.c.	50,000 00	52,101 37	Dom. Securities Corp.
	Greater Winnipeg Water District Debs. 4½ p.c., 1934	23,360 00	17,955 52	" " "
	Accumulation of book values towards par		7,906 61	
		745,908 52	600,941 15	
London Life.	Dom. of Canada, 5½ p.c., Loan, 1934		237,183 10	Dominion of Canada.
	Canadian Northern Alberta Ry. Co. 1st Mtge. Deb. Stock, 3½ p.c., 1960 (gt'd. by Dom. of Canada)	8,030 00	4,998 67	Dom. Securities Corp.
	Canadian Northern Ontario Ry. Co. 1st Mtge. Deb. Stock, 3½ p.c., 1961 (gt'd. by Dom. of Canada)	26,766 67	15,054 11	A. E. Ames & Co.
	Municipal Debs., 4½ p.c.	10,000 00	7,440 40	Canada Bond Corp.
	" " 5 p.c.	18,980 00	14,400 07	" " "
	" " 6 p.c.	13,958 94	13,162 89	" " "
	" " 6 p.c.	40,000 00	35,011 04	Brent, Noxon & Co.
	" " 6 p.c.	15,000 00	14,553 90	Direct from Twp
	School District Debs., 5 p.c.	6,000 00	4,948 63	Kerr, Flemming & Co.
	" " 6 p.c.	32,000 00	29,849 92	Bell, Gouinlock & Co.
	" " 6 p.c.	50,000 00	44,153 55	W. A. MacKenzie & Co.
	Board of Trustees of R.C. Separate Schools, Toronto, 5½ p.c., 1940	25,000 00	22,612 07	Dymment, Anderson & Co.
	Municipal Debs.		226 73	Coupons returned unpaid
	Accumulation of book values towards par		18,979 24	
			462,574 32	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the Six Months ended December 31 1920—*Continued*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Manufacturers Life. . . . .	Dom. of Canada, 5½ p.c. Loan, 1934		300,000 00	Dominion Government.
	British Gov. 5 p.c. War Loan, 1947	77,866 67	67,085 24	Kerr, Flemming & Co.
	" " "	34,166 67	28,635 92	Dom. Securities Corp.
	" " "	77,866 66	64,898 61	Wood, Gundy & Co. and Dom. Securities Corp.
	Municipal Debs 6 p.c. ....	2,678 60	2,678 60	Consolidated City Deb. Arrears.
	Accumulation of book values towards par		7,949 84	
			471,248 21	
Monarch Life . . . . .	Dom. of Canada Victory Loan Bonds	3,200 00	3,008 98	Various.
	Canadian Northern Western Ry. 4½ p.c., 1942	14,600 00	10,767 50	Allan Killam & McKay.
	" " " 1943	1,460 00	1,069 45	" "
	Canadian Northern Ry., 4 p.c., 1934 Deb. Stock (g'td. by Dom.)	1,703 33	1,303 05	" "
	Municipal Debs., 4½ p.c. ....	15,573 31	10,704 39	" "
	" 5 p.c. ....	26,766 53	19,612 63	" "
	" 6 p.c. ....	2,000 00	1,894 60	W. R. Alger & Co.
	" 8 p.c. ....	5,150 00	5,203 35	W. L. McKinnon & Co.
	School District Debs., 7 p.c. ....	55,200 00	55,003 80	W. R. Alger & Co.
	" 7½ p.c. ....	1,000 00	1,000 00	"
	" 8 p.c. ....	54,525 00	57,067 81	"
	" 8 p.c. ....	12,900 00	12,948 85	W. S. Spencer.
	Rural Telephone Co. Debs., 8 p.c.	9,200 00	9,487 68	W. L. McKinnon & Co.
	" " 8 p.c.	8,150 00	8,150 00	Lenora Lake R. T. Co.
	" " 8 p.c.	7,500 00	7,500 00	Nay & James.
	Accumulation of book values towards par.		1,527 55	
		218,928 17	206,249 64	
Mutual Life . . . . .	Dom. of Canada Loan, 5½ p.c., 1934	825,000 00	825,000 00	Dom. Gov't.
	" " " "	5,000 00	4,950 00	Alberta College.
	Prov. of Manitoba, 4 p.c., 1947 . . . . .	25,000 00	18,355 00	Kerr, Flemming & Co.
	Prov. of Saskatchewan Reg. Stock, 4½ p.c., 1954 . . . . .	12,896 49	9,601 44	A. E. Ames & Co.
	Prov. of Saskatchewan, 6 p.c., 1940	426,000 00	429,961 80	Wood, Gundy & Co.
	Municipal Debs., 4 p.c. ....	31,146 66	19,229 76	Kerr, Flemming & Co.
	" 4 p.c. ....	486 66	321 20	A. E. Ames & Co.
	" 4 p.c. ....	111,932 66	78,293 01	Macneill, Graham & Co.
	" 4½ p.c. ....	14,984 26	10,925 02	A. E. Ames & Co.
	" 5½ p.c. ....	41,490 40	35,469 49	Canada Bond Corp.
	" 6 p.c. ....	200,000 00	190,935 50	A. E. Ames & Co.
	" 6 p.c. ....	25,000 00	24,105 00	Harris, Forbes & Co.
	School District Debs., 6½ p.c. ....	9,750 00	9,335 03	Kerr, Flemming & Co.
	" 7 p.c. ....	7,000 00	6,727 60	Canada Bond Corp.
	" 8 p.c. ....	15,200 00	15,782 60	C. H. Burgess & Co.
	" 8 p.c. ....	16,000 00	16,629 45	Kerr, Flemming & Co.
	" 8 p.c. ....	35,000 00	36,359 81	Canada Bond Corp.
	" 8 p.c. ....	6,700 00	6,767 00	Nickle Bros.
	Rural Telephone Co. Debs., 7 p.c.	17,964 22	17,044 63	W. L. McKinnon & Co.
	" 8 p.c. ....	287,358 94	294,086 90	"
	Rural Telephone Co. Debs., 8 p.c.	284,350 00	292,799 82	Kerr, Flemming & Co.
	" 8 p.c. ....	2,767 86	2,801 70	Wood, Gundy & Co.
	Hydro-Electric Power Comm., 4 p.c., 1957 (g'td. by Prov. of Ontario) . . . . .	711,000 00	499,833 00	R. C. Matthews & Co.
	Accumulation of book values towards par. ....		6,781 28	
		3,112,028 15	2,852,096 04	
National Life . . . . .	Prov. of Manitoba Reg. Stock, 4½ p.c., 1953 . . . . .	12,166 66	8,640 76	Macneill Graham & Co.
	Prov. of Ontario, 6 p.c., 1935 . . . . .	5,000 00	5,000 00	United Financial Corp.
	" " 1935 . . . . .	8,500 00	8,096 25	Housser, Wood & Co.
	Prov. of Prince Edward Island, 4 p.c., 1939 . . . . .	25,000 00	18,547 50	United Financial Corp.
	Prov. of Quebec, 4 p.c., 1928 . . . . .	8,273 33	6,843 70	Kerr, Flemming & Co.
	Prov. of Saskatchewan, 4 p.c., 1949	24,333 33	15,573 33	Truax Higgins & Co.
	" " 1949	9,733 33	6,277 02	Macneill, Graham & Co.







STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six Months ended December 31, 1920—*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Northern Life—Con.....	Municipal Debs., 4½ p.c.....	25,000 00	10,000 00	Canada Bond Corp. Pay-
	Grand Trunk Pacific Ry., 4 p.c., 1939.....	34,020 00	26,368 90	ment on account.
	Abitibi Power & Paper Co., Ltd., 6 p.c., 1940.....	57,000 00	49,590 00	Wood, Gundy & Co.
	Drummond Apt. Bldgs., 6½ p.c., 1927.....	9,000 00	8,550 00	Royal Securities Corp.
	Accumulation of book values to-		1,912 04	"
	wards par.....		157,196 94	
Saskatchewan Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	50 00	50 00	Policyholder.
	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	150 00	146 00	Policyholders.
	Dom. of Canada Loan, 5½ p.c., 1924.....	100 00	94 00	Policyholder.
	Municipal Debs., 5 p.c.....	2,433 33	1,654 82	Nay & James.
	School District Debs., 8 p.c.....	3,000 00	2,940 00	F. Rooney & Co.
	" 8 p.c.....	25,000 00	25,000 00	Direct.
	Rural Telephone Co. Debs., 8 p.c.	1,846 78	1,846 78	Nay & James.
	Accumulation of book values to-		108 88	
	wards par.....	32,580 11	31,840 48	
La Sauvegarde Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	100 00	100 00	Le Placement National.
	Dom. of Canada Loan, 5½ p.c., 1934.....	1,000 00	930 00	"
	Canadian Northern Ry., 4 p.c., 1934.....	48,666 66	36,319 93	C. C. Smith & Co.
	Dominion Iron & Steel, 5 p.c., 1939.....	32,606 64	22,775 99	C. C. Smith & Co. and Atlas Bond & Sec. Corp.
	Montreal Tramways, 5 p.c., 1941.....	5,000 00	4,025 00	Atlas Bond & Security Corp.
	Montreal Water & Power Co., 4½ p.c., 1932.....	5,839 99	4,263 20	C. C. Smith & Co.
	Accumulation of book values to-		6,806 28	
	wards par.....	93,213 29	75,220 40	
Security Life.....	Dom. of Canada War Loan, 5½ p.c., 1922.....	500 00	500 00	Thos. Wardle.
	Dom. of Canada Victory Loan, 5½ p.c., 1923.....	500 00	500 00	"
	" ".....	100 00	100 00	Thos. McCutcheon.
	Dom. of Canada Loan, 5½ p.c., 1924.....	500 00	500 00	Thos. Wardle.
	" "..... 1934	12,000 00	11,125 00	A. E. Ames & Co.
	Accumulation of book values to-		556 89	
	wards par.....	13,600 00	13,281 89	
Sovereign Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1923... ..	950 00	950 00	Policy & Agency Acct.
	" "..... 1933	1,000 00	1,000 00	Mortgage Account.
	Dom. of Canada Loan, 5½ p.c., 1934.....	700 00	665 00	Policy & Staff Acct.
	Canadian Northern Western Ry. Co. 1st Mtge., 4½ p.c. (gtd. by Prov. of Alta.).....	5,440 93	4,998 58	W. L. McKinnon & Co.
	Municipal Debs., 4 p.c.....	8,760 00	6,168 90	W. B. Stirling.
	Rural Telephone Co. Debs., 7½ p.c.	9,800 00	9,953 96	W. L. McKinnon & Co.
	" 8 p.c....	51,600 00	51,851 59	"
	Accumulation of book values to-		307 69	
	wards par.....	78,250 93	75,895 72	
Sun Life.....	Dom. of Canada, 3 p.c., 1938.....	44,000 00	28,650 71	Buckmaster & Moore.
	" 3½ p.c., 1938.....	68,640 00	46,607 59	W. J. O'Hara & Buckmaster & Moore.
	Dom. of Canada War Loan, 5 p.c., 1925.....	1,100 00	1,020 25	Rec'd. in exch. for St. John Ry. Co. Bonds.



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the Six Months ended December 31, 1920—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased
		\$ cts.	\$ cts.	
Sun Life—Continued.....	Dom. of Canada Loan, 5½ p.c., 1934	200 00	186 00	H. P. Bickley.
	Prov. of Manitoba, 4½ p.c., 1953.	24,333 33	2,614,410 09	Instalments on Subscription.
	Prov. of Quebec, 3 p.c., 1937.....	22,000 00	16,790 00	Truax Higgins & Co.
	1955	85,726 08	13,951 72	Buckmaster & Moore.
	Prov. of Saskatchewan, 5½ p.c.		38,576 72	Wood, Gundy & Co.
	1924/34	4,866 66	4,282 66	Atlas Bond & Security Corp.
	Govt. of Newfoundland, 3½ p.c. 1941	18,920 00	11,958 12	Lovell & Co. & W
	" " 1947	13,200 00	7,809 10	O'Hara & Co.
	" " 1948	2,640 00	1,542 07	W. J. O'Hara & Co.
	" " 1951	440 00	251 15	"
	" 4 p.c., 1936	47,960 00	33,705 50	Lovell & Co.
	Govt. of Trinidad & Tobago, 6 p.c.			
	1930/49.....	15,048 00	15,048 00	Royal Bank of Canada, Trinidad.
	Govt. of French Republic, 6 p.c., Perpetual.....	180,000 00	180,000 00	Minister of Finance, France.
	" " 8 p.c., 1945	8,000 00	8,832 38	National City Co.
	Govt. of Bombay, 6½ p.c., 1935	147,000 00	147,000 00	Bank of Bombay.
	Govt. of India War Loan, 5 p.c., 1945/55...	24,500 00	22,781 57	Mant & Critchley, Bombay.
	" 6 p.c., 1930	269,500 00	269,500 00	National Bank of India
	Govt. of Argentine, 5 p.c., 1944 (Internal Gold Loan).....	89,400 00	56,011 69	National City Co. and Buckmaster & Moore.
	Govt. of Argentine, 5 p.c., 1945.	37,947 00	25,262 42	Buckmaster & Moore.
	Municipal Debs, 4 p.c.....	4,298 80	3,004 72	W. J. O'Hara & Pawle & Co..
	" 4 p.c.....	101 20	71 42	Pawle & Co.
	" 4 p.c.....	9,344 52	6,286 57	W. J. O'Hara & Co.
	" 4 p.c.....	30,360 00	21,871 03	W. J. O'Hara & Co. & Lovell & Co.
	" 4 p.c.....	27,720 00	17,181 12	Lovell & Co.
	" 4 p.c.....	101,640 00	65,923 84	Hicks & Webber & W. J. O'Hara & Co.
	" 4 p.c.....	26,425 99	17,413 45	Buckmaster & Moore, Hicks & Webber, O'Hara & Co.
	" 4½ p.c.....	57,200 00	39,646 26	Buckmaster & Moore.
	" 4½ p.c.....	8,800 00	6,822 24	H. Pawle & Co.
	" 4½ p.c.....	8,800 00	5,997 53	Lovell & Co.
	" 4½ p.c.....	10,970 00	7,241 04	W. J. O'Hara & Co.
	" 5 p.c....	22,000 00	14,832 87	Lovell & Co.
	" 6 p.c.....	50,410 95	46,530 18	United Financial Corp.
	Atlantic and North Western Ry., 5 p.c., 1937 (leased to C.P.R.)	138,160 00	108,740 09	Buckmaster & Moore.
	Can. Nor. Ont. Ry., 3½ p.c., 1938 (gtd. by Prov. of Ont.).....	12,760 00	8,206 79	W. J. O'Hara & Buckmaster & Moore.
	Can. Nor. Ont. Ry., 3½ p.c., 1961 (Dom. Gtd.)....	44,440 00	33,215 79	" "
	Can. Nor. Ry., 4 p.c., 1939 (Gtd. by Sask.).....	27,720 00	18,164 89	W. J. O'Hara & Co.
	Can. Nor. Ry., 4 p.c., 1939 (Gtd. by Alta.).....	14,080 00	9,180 03	"
	Can. Nor. Ry., 3 p.c., 1953 (Gtd. by Dom.).....	30,800 00	16,139 18	W. J. O'Hara & Pawle & Co.
	Can. Pac. Ry. (Algoma Br.), 5 p.c., 1937.....	34,760 00	28,224 84	Buckmaster & Moore.
	Dominion Atlantic Ry., 4 p.c., 1944 (leased to C.P.R.)..	16,280 00	10,281 54	Lovell & Co.
	Queen Victoria Niagara Falla Park, 4 p.c., 1927 (Gtd. by Prov. of Ont.)..	8,848 23	7,471 84	W. J. O'Hara & Co.
	Vancouver & Districts' Joint Sewerage & Drainage Board, 4½ p.c., 1954 (Gtd. by Prov. of B.C.)	145,200 00	97,934 23	Hicks & Webber & W. J. O'Hara & Co.
	City of Osaka (Japan).....	92,578 20	78,871 24	Sale & Frazer.
	Caja de Credito Hipotecario, 8 p.c.	57,000 00	56,623 26	J. A. Sanchez & Bernstein
	"	19,000 00	17,428 98	J. A. Sanchez & F. W. G. Hale.
	Banco Hipotecario de Chile, 8 p.c.	1,710 00	1,611 68	To replace bonds redeemed.
	Abitibi Power & Paper Co., 6 p.c., 1940	450 000 00	380,260 00	Royal Securities Corp.
	Bloomington & Normal Ry. & Lt. Co., 8 p.c., 1925	93,000 00	88,350 00	Illinois Traction Co.
	Canada Steamship Lines, 5 p.c., 1943.....	1,216 66	892 55	Buckmaster & Moore.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—*Continued.*

BONDS AND DEBENTURES PURCHASED—*Continued.*

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Sun Life.— <i>Continued.</i> .....	Can. Nor. Ry. Co., 4 p.c., 1934 (Gtd. by Dominion)	45,746 65	34,075 28	Atlas Bond & Security Corp., C. C. Smith Co.
	Can. Nor. Pac. Ry., 4 p.c., 1950 (Gtd. by B. C.).....	36,499 95	20,750 88	O'Hara & Co., Truax, Higgins Co., Atlas Bond and Security Corp.
	Can. Nor. Pac. Ry., 4½ p.c., 1950 (Gtd. by B.C.)...	1,459 99	1,224 30	Buckmaster & Moore
	Compania Agricola Carabayllo (Peru), 7 p.c., 1935.....	30,000 00	29,979 45	W. R. Grace & Co., Lima.
	Danville Champaign & Decatur Ry. & Light Co., 8 p.c., 1925..	222,000 00	210,900 00	Illinois Traction Co.
	Des Moines & Central Iowa Electric Co., 8 p.c., 1925	88,000 00	83,600 00	"
	Essex Border Utilities Commission 6 p.c., 1944 to 1948..	31,000 00	27,017 86	A. E. Ames & Co.
	Grand Trunk Pacific Ry. (Lake Superior Division) leased Dom. of Can., 4 p.c., 1955	3,402 00	1,922 13	Truax Higgins Co.
	Grand Trunk Pacific Ry. (Prairie Section), 4 p.c., 1955...	4,860 00	2,745 90	C. C. Smith & Co.
	Grand Trunk Pacific Ry. (Mountain Section), 4 p.c., 1955	28,188 00	15,926 22	C. C. Smith & Co., Truax Higgins Co.
	Indiana Service Corp., 5 p.c., 1950	67,500 00	47,250 00	Rec. in exch. for \$135,000 Ft. Wayne & Wabash Valley Ten. Co. bonds.
	" " 3 to 6 p.c., 2020 (Adjust Mtge bonds):	67,500 00		" "
	Levis Co. Ry., Receivers' Certs., 7 p.c., 1921.....	80,000 00	80,000 00	National Trust Co.
	Madison Co., Lt. & Power Co., 8 p.c., 1925.....	38,000 00	36,100 00	Illinois Traction Co.
	Montreal Abattoirs Ltd., 7 p.c., 1939	75,000 00	67,500 00	Montreal Abattoirs, Ltd.
	Montreal Water & Power Co., 4½ p.c., 1932...	11,193 34	6,606 57	O'Hara & Co., Crooke & Co
	Pacific Gt. Eastern Ry. (Gtd. by B.C.), 4½ p.c., 1942.....	21,651 77	15,336 94	O'Hara & Co.
	Porto Rico Rys. Co., 5 p.c., 1936	1,000 00	770 00	H. B. Robinson & Co.
	Price Bros. & Co., 5 p.c., 1940...	5,840 00	4,818 00	"
	Quincy Rly. Co., 8 p.c., 1925	52,000 00	49,400 00	Illinois Traction Co
	St. Louis, Springfield & Peoria R.R. (1st Mtge.), 5 p.c., 1939.	1,070,000 00	908,754 74	Rec. in exch. for like amt. Gen. Mtg. Bonds from Illinois Traction Company
	Toronto Paper Mfg. Co., 6 p.c., 1942	1,000 00	910 00	H. B. Robinson & Co.
	Topeka Ry. & Light Co., 8 p.c., 1925	32,000 00	30,400 00	Illinois Traction Co.
	Commission paid on bonds previously purchased.....		46	
	Accumulation of book values towards par.....		49,420 12	
			6,484,005 79	
Travellers Life. ....	Prov. of Ontario, 6 p.c., 1935.....	15,000 00	14,151 00	Dom. Securities Corp.
	" " 5,000 00	5,000 00	4,650 00	Harris Forbes & Co.
	Can. Nor. Ont. Ry. Deb. Stock, 3½ p.c., 1961 (gtd. by Dom. of Canada)...	97,332 00	54,797 92	Greenshield & Co
	Municipal Debs., 6 p.c...	10,000 00	9,717 00	Harris, Forbes & Co.
	Accumulation of book values towards par.....		566 49	
		127,332 00	83,882 41	
Western Life.....	Municipal Debs., 6 p.c.	5,444 18	4,842 35	E. Brown & Co
	School District Debs., 8 p.c.	9,000 00	9,137 43	W. Ross Alger & Co.
		14,444 18	13,979 78	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended December 31, 1920—Continued.

BONDS AND DEBENTURES PURCHASED—Continued.

Company.	Description of Security.	Par value.	Price paid.	From or through whom purchased.
		\$ cts.	\$ cts.	
Alliance Nationale.....	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	25,000 00	25,000 00	Banque d'Hochelaga.
	Dom. of Canada Loan, 5½ p.c., 1934	32,000 00	29,760 00	The National City Co.
	" " " "	31,000 00	28,566 25	L. G. Beaubien & Co.
	Municipal Debs., 5 p.c.....	34,533 33	27,568 69	Harris, Forbes & Co.
	School of Leon de Westmount, 5½ p.c., 1960.....	35,000 00	31,158 21	Sch. of St. Leon de West mount.
		157,533 33	142,053 15	
A.O.F.....	Municipal Debs., 5 p.c.....	4,604 99	4,287 21	C. H. Burgess & Co.
	" " 6 p.c.....	19,882 32	19,580 52	"
	" " 6½ p.c.....	3,000 00	3,000 00	"
	R.C. Separate Sch., Toronto, 5½ p.c., 1940.....	10,000 00	9,075 00	Dyment Anderson & Co.
	Municipal Debs.....	320 00	320 00	Returned coupons.
	Accumulation of book values to- wards par.....		368 16	
		37,807 31	36,630 89	
Les Artisans.....	Grand Trunk Pacific Ry., 4 p.c., 1939	972 00	801 41	Est. B. M. O'Turgeon.
	" " " " 1962	1,944 00	1,469 66	"
	Municipal Debs., 3½ p.c.....	5,840 00	4,139 39	D. W. & A. E. Brunet.
	" " 4 p.c.....	12,896 63	10,686 45	"
	" " 4 p.c.....	14,600 00	11,509 18	Dom. Securities Corp.
	" " 4½ p.c.....	320,226 59	258,006 95	D. W. & A. E. Brunet.
	" " 4½ p.c.....	7,786 66	5,928 43	Chs. Aug. Bertrand.
	" " 4½ p.c.....	16,741 33	12,241 65	United Financial Corp.
	" " 4½ p.c.....	21,000 00	16,279 20	Dom. Securities Corp.
	" " 5 p.c.....	14,113 26	12,571 65	Chs. Aug. Bertrand.
	" " 5 p.c.....	78,373 28	68,027 60	D. W. & A. E. Brunet.
	" " 5 p.c.....	4,866 66	4,866 66	Hochelaga Bank.
	" " 6 p.c.....	5,000 00	4,800 00	A. Richard.
	School Commissioners, City of Grand Mere, Que., 6 p.c.....	102,200 00	99,334 19	Rene T. Leclerc.
		606,560 41	510,662 42	
C. M. B. A.....	Dominion of Canada Loan, 5½ p.c., 1934	10,000 00	9,518 49	United Financial Corp.
	" " " " " "	10,000 00	9,530 55	Capital Trusts Corp.
	Municipal Debs., 4 p.c.....	29,000 00	22,084 14	H. B. Robinson & Co.
	" " 6 p.c.....	25,000 00	23,286 70	Bond & Debenture Corp.
	" " " " " "	20,000 00	19,133 56	Wood, Gundy & Co.
	Essex Border Utilities Commis- sion, 6 p.c.....	20,000 00	18,819 72	A. E. Ames & Co.
	Accumulation of book values to- wards par.....		345 13	
		114,000 00	102,718 29	
Commercial Travellers	Accumulation of book values to- wards par.....		204 00	
I.O.F. ....	Dom. of Canada Loan, 5½ p.c., 1934	135,000 00	135,000 00	Dom. Govt.
	Prov. of Ont. Annuities, 4 p.c., 1944		1,388 26	Adjustment of princ. & int.
	Municipal Debs., 5½ p.c.....	30,000 00	24,708 30	A. E. Ames & Co.
	" " 6 p.c.....	25,000 00	23,880 00	Dom. Securities Corp.
	" " " " " "		17 04	Adjustment of Princ.
	Michigan United Rys. Co., 1st Ref., 5 p.c., 1936.....	125,000 00	80,875 45	London Westminster & Parrs Bank.
	Windsor, Essex & Lake Shore Rapid Ry. Equip. Trust Certfs., 6 p.c., 1930 to 36.....	36,000 00	34,200 00	Company.
	Andrews Manufacturing Co., 1st Mtge., 6 p.c., 1933.....	349,000 00	349,000 00	Exchange.
	Cutler Mail Chute Co. (Maine), Coll. Trust, 6 p.c., 1924.....		7,500 00	Company Reorganization.



SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—Continued.

BONDS AND DEBENTURES PURCHASED—Concluded.

Company.	Description of Security.	Par value.	Price paid.	From or through whom • purchased.
		\$ cts.	\$ cts.	
I.O.F.—Con.....	Cutler Mail Chute Co. (Delaware) Coll. Trust Sinking Fund, 5 and 6 p.c., 1936.....	280,000 00	279,750 00	Company reorganization.
	New York Steam Co. Certfs. of Indebtness, 6 p.c., 1921.....	50,000 00	49,500 00	Guaranty Trust Co., N.Y.
	“ “ 7 p.c....	6,000 00	6,000 00	N.Y. Steam Co.
	Union Water Development Co. (Nevada) Coll. Trust, 7 p.c., 1936	12,000 00	11,400 00	Company.
	.....		1,003,219 05	
Royal Guardians.....	Municipal Debs., 5 p.c.....	5,000 00	4,034 00	Dom. Securities Corp.
	“ 6 p.c.....	11,000 00	10,633 70	Harris, Forbes & Co.
	Abitibi Power & Paper Gen. Mtg. Bds., 6 p.c., 1940.....	5,000 00	4,375 00	Royal Securities Corp.
		21,000 00	19,042 70	
Woodmen of the World.....	Dom. of Canada Loan, 5½ p.c., 1934	10,000 00	9,415 21	Wood, Gundy & Co.
	Prov. of Ontario, 6 p.c., 1930.....	25,000 00	25,267 06	“
	Hydro Electric Power Comm., 4 p.c., 1957 (gt'd by Ont.).....	9,000 00	6,241 04	R. C. Matthews & Co.
	Accumulation of book values to- wards par.....		467 30	
		44,000 00	41,390 61	



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended December 31, 1920—Continued

## STOCKS PURCHASED.

Company.	Description of Stocks.	Dividends paid in			Par Value.	Price Paid.	From or through whom purchased.
		1917	1918	1919			
					\$ cts.	\$ cts.	
Canada Life	Bank of Hamilton.....	12	12	12	3,700 00	5,550 00	Direct.
	National Trust Co..	10	10	10	146,600 00	219,900 00	" (Bal. of payts.)
	Toronto General Trust Corp.	10	11	12	17,200 00	30,100 00	Direct.
					167,500 00	255,550 00	
Confederation Life	Bank of Hamilton .....	12	12	12	11,400 00	11,400 00	Allotment.
					11,400 00	11,400 00	
Manufacturers' Life..	Bank of Hamilton.....	12	12	12	8,300 00	12,450 00	Allotment.
					8,300 00	12,450 00	
National Life	Royal Bank of Canada ...	12	12	12	15,700 00	31,545 00	Royal Bank.
	Bank of Montreal.	12	12	12	5,000 00	9,500 00	United Financial Corp.
					20,700 00	41,045 00	
North American Life...	Bank of Hamilton.....	12	12	12	15,200 00	22,800 00	Allotment.
	Toronto Gen. Trust Corp....	10	11	12	12,800 00	22,400 00	" (1st inst.).
					28,000 00	45,200 00	
Sax Life	Preferred— Adirondack Pr. & Lt. Corp.				114,000 00	82,600 00	Rec'd. in exch. for like amt. pref. stock, Adirondack Electric Pr. Corp.
	Bloomington & Normal Ry. & Lt. Co.....	6	6	6	166,100 00	135,579 78	\$86,000 rec'd. in exch. for like par value of Dan. Cham. & Dec. Ry. & Lt. Co. Bonds, and \$80,100 purchased from Ill. Traction Co.
	Canada Cement Co....	7	7	7	20,000 00	17,960 84	O'Brien & Williams.
	Canadian Cottons, Ltd.....	6	6	6	25,000 00	19,510 72	R. Moat & Co.
	Danville, Champaign & Decatur Ry. & Lt. Co.....	6	6	6	385,000 00	323,299 88	\$270,000 rec'd. in exch. for like par value of Dan. Cham. & Dec. Ry. and Lt. Co. Bonds and \$115,000 purchased from Ill. Traction Co.
	Des Moines and Central Iowa Electric Co.	7	7	7	150,000 00	131,694 37	Rec'd. in exch. for like amt. Dan. Cham. & Dec. Ry. & Lt. Co. Bonds.
	Dominion Glass Co.....	7	7	7	10,400 00	9,017 71	O'Brien & Williams.
	International Milling Co..	7	7	7	3,600 00	3,180 48	Truax, Higgins Co.
	Madison Co. Lt. & Power Co	7	7	7	54,000 00	47,409 97	Rec'd. in exch. for Dan. Cham. & Dec. Ry. & Lt. Co. Bonds for like amount.
	Montreal Abattoirs, Ltd.				142,500 00		Rec'd. from Co. in part exch. for Montreal Abattoirs, Ltd., bonds under reorganization plan.
	Ogilvie Flour Mills Co.....	7	7	7	14,200 00	14,304 79	McCuaig Bros.
	Riordon Pulp & Paper Co....	7	7	7	27,000 00	24,366 01	"
	St. Lawrence Flour Mills Co.	7	7	7	12,300 00	11,499 12	H. C. Scott & Co.
	Common— Adirondack Power & Light Corp.				85,500 00		Rec'd. in exch. for \$171,000 par value Adirondack Electric Power Corp. Com. Stock.
	Laurentide Co. (new):.....			6	684,000 00	444,018 52	Rec'd. in exch. for \$228,000 Com. Stock of the Old Laurentide Co.
	Montreal Abattoirs, Ltd				154,000 00		Rec'd from Montreal Abattoirs, Ltd., under reorganization plan.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended December 31, 1920—*Continued*

STOCKS PURCHASED—*Concluded.*

Company.	Description of Stocks.	Dividends paid in.			Par value.	Price paid.	From or through whom purchased.
		1917	1918	1919			
					\$ cts.	\$ cts.	
Sun Life.— <i>Con.</i> .....	Montreal Light, Heat & Power Co.			15	66 67	160 75	Montreal Trust Co. Rec'd. in exch. for \$75,- 000 Stk. of Kipewa Co. under reorganization plan Toronto General Trusts Corp., 1st Inst.
	Riordon Co.				112,500 00		
	Toronto General Trusts Corp.	10	11	12	50,000 00	18,750 00	
	Amount written on for nominal book value of securities transferred from Contingent Account..					29 90	
					2,210,166 67	1,283,382 84	
I.O.F.....	Cutler Mail Chute Co., of N.Y.					24,300 00	Bond interest capitalized acct. reorganization.
	Investment Registry (London, Eng.), Pref.....	7	7	7	4,866 66	4,866 66	Special Contingent Fund
	Lincoln Traction Co., of Nebraska, Com....				329,900 00	50,416 67	Georgia Ry. & Power Co.
	Royal Bank of Canada.....	12	12	12	700 00	1,050 00	Royal Bank.
					335,466 66	80,633 33	
Royal Guards.....	Shawinigan Water & Power Co.		7		2,500 00	2,756 25	Hanson & Ferguson.
					2,500 00	2,756 25	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—Continued.

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED.

Company.	Description of Security.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Canada Life.....	Government Debs.....		568 85		Matured.
	Prov. of Manitoba, 6 p.c., 1928...	50,000 00	49,254 17	51,437 50	Dom. Securities Corp.
	“ “ 6 p.c., 1928..	50,000 00	49,313 33	51,375 00	C. H. Burgess & Co.
	Prov. of Saskatchewan, 5 p.c., 1932..	100,000 00	85,788 35	90,250 00	Dom. Securities Corp.
	“ “ 6 p.c., 1938	100,000 00	96,079 67	99,250 00	“ “
	Prov. of Alberta, 6 p.c., 1928....	100,000 00	96,773 76	102,000 00	A. E. Ames & Co.
	Prov. of New Brunswick, 6 p.c., 1928.....	50,000 00	49,260 50	51,000 00	Brent, Noxon & Co.
	“ “ “ 1938	100,000 00	100,000 00	102,500 00	C. H. Burgess & Co.
	“ “ 5 p.c., 1937	19,500 00	17,438 85	17,438 85	Morrow & Jellett.
	Prov. of Saskatchewan, 6 p.c., 1948.....	21,800 00	20,944 70	21,465 00	“ “
	Municipal Debs.....		75,052 05		Matured.
	“ 4 p.c.....	10,000 00	10,000 00	10,000 00	“ “
	“ 5 p.c.....	20,000 00	20,000 00	20,000 00	C. H. Burgess & Co.
	“ 5 p.c.....	10,000 00	9,838 39	9,838 39	W. L. McKinnon & Co.
	“ 5½ p.c.....	40,000 00	40,260 00	40,260 00	C. H. Burgess & Co.
	School Districts Debs.....		28,404 37		Matured.
	Rural Telephone Co., Debs.....		2,750 34		“
	Miscellaneous Debs.....		52,040 02		“
	Winnipeg, Selkirk & L. Winnipeg Ry., 5 p.c., 1925.....	31,000 00	29,605 00	29,806 50	Dom. Securities Corp.
	Toronto Ry. Co., 4½ p.c., 1921...	17,033 33	17,230 05	17,033 33	Redeemed.
	Ottawa Electric Ry. Co., 4 p.c., 1922.....	6,000 00	6,000 00	6,000 00	“
	Petrolia Utilities, 6 p.c., 1920....	20,000 00	20,000 00	20,000 00	“
	Western Canada Flour Mills, 6 p.c., 1931.....	25,000 00	25,000 00	25,000 00	Dom. Securities Corp.
	Provincial Light, Heat & Power Co., 5 p.c., 1946.....	2,000 00	2,000 00	2,100 00	Redeemed.
	Municipal Debs.....		43,000 00		Written off during half-yr.
	Amortization of book values towards par.....		3,850 57		
			950,452 97		
	Stocks—				
	Imperial Bank.....	100 00	194 57	194 57	A. E. Ames & Co.
		100 00	194 57	194 57	
Capital Life.....	Municipal Debs.....	1,070 35	1,045 47		Matured.
	School Districts Debs.....	350 00	349 68		“
	United Kingdom of Gt. Britain and Ireland, 5½ p.c., 1937.....	100,000 00	111,122 16	111,122 16	Wood, Gundy & Co.
	Grand Trunk Pacific Ry., 4 p.c., 1962 (g’td. by Dom. of Can.)..	94,770 00	71,646 12	71,646 12	“ “
	Municipal Debs., 5 p.c.....	28,000 00	21,195 45	21,195 45	“ “
	“ 6 p.c.....	5,000 00	5,055 15	5,055 15	“ “
	Hydro Electric Power Com. (g’td by Ont.) 4 p.c., 1957.....	10,000 00	7,719 00	7,719 00	“ “
	Amortization of book values towards par.....		264 82		
		239,190 35	218,397 85		
Commercial Life.....	Prov. of Alberta Savings Certfs., 5 p.c.....	2,000 00	2,000 00	2,000 00	Prov. Treasurer.
	School Dist. Debs.....	75 00	75 00	75 00	Matured.
		2,075 00	2,075 00	2,075 00	
Confederation Life.....	Municipal Debs.....	87,067 10	87,211 72	87,231 01	W. A. MacKenzie & Co.
	“ .....	30,113 35	30,036 90		Matured.
	School Districts Debs.....	9,367 08	9,566 37		“
	Ontario Govt. Debs. ....	858 00	858 00		“
	Dominion Realty Co., Ltd.....	4,674 83	4,674 83		“
	Amortization of book values towards par.....		2,549 06		
		132,080 36	134,896 88		



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended December 31, 1920—*Continued.*

Company.	Description of Security.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Continental Life.....	Dominion of Canada Loan, 5½ p.c., 1934.....	37,000 00	37,000 00	37,000 00	Macneill, Graham & Co.
	Prov. of Ontario, 6 p.c., 1935 .....	50,000 00	46,500 00	47,750 00	Wood, Gundy & Co.
	" " 6 p.c., 1935 .....	50,000 00	46,500 00	47,500 00	C. H. Burgess & Co.
	Can. Nor. Ry. Co., 4 p.c., 1930..	24,333 33	20,468 92	20,683 32	"
	London & Lake Erie Ry. & Transportation Co.....		4,800 00		Amt. rec'd. and credited to principal.
	Municipal Debs., 4 p.c.....	490 96	466 90	466 90	Matured.
	" " 1½ p.c.....	444 13	444 13	444 13	"
	" " 5 p.c.....	3,521 07	3,261 37	3,261 37	"
	" " 5½ p.c.....	200 00	187 70	187 70	"
	" " 6 p.c.....	318 36	348 73	343 73	"
	Amortization of book values towards par.....		36 77		
	London & Lake Erie Ry. & Transportation Co.....		20,400 00		Written off.
			180,414 52		
Crown Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1933....	110,000 00	110,000 00	108,350 00	Wood, Gundy & Co.
	" " " " " "	65,000 00	65,000 00	64,025 00	Dom. Securities Corp.
	" " " " " "	15,000 00	15,000 00	14,755 00	Canada Bond Corp.
	" " " " " "	25,000 00	25,000 00	24,625 00	Kerr, Flemming & Co.
	" " " " " "	25,000 00	25,000 00	25,000 00	W. A. MacKenzie & Co.
	Prov. of British Columbia, 5 p.c., 1939 .....	15,000 00	13,469 00	13,469 00	Wood, Gundy & Co.
	Prov. of British Columbia, 5½ p.c., 1939.....	31,000 00	31,000 00	30,094 00	"
	" " " " " "	15,000 00	15,000 00	14,319 00	Dom. Securities Corp.
	Prov. of Alberta, 4 p.c., 1922 .....	23,360 00	21,792 09	21,792 09	Macneill, Graham & Co.
	Govt. of Newfoundland, 5½ p.c., 1939 .....	35,000 00	33,401 87	33,401 87	Wood, Gundy & Co.
	London & Lake Erie Ry. & Transportation Co .....	1,240 00	1,240 00	1,240 00	Matured.
	Grand Trunk Pacific Ry. Co., 3 p.c., 1962..	24,300 00	13,194 90	13,680 90	Macneill, Graham & Co.
	Ontario Power Co., 5 p.c., 1943 .....	5,000 00	4,933 55	4,650 00	H. A. Colson.
	Municipal Debs., 4 p.c.....	48,666 66	31,725 80	33,180 92	Macneill, Graham & Co.
	Municipal Debs., 5 p.c.....	615 61	490 15	490 15	Matured.
	" " 5½ p.c.....	500 00	486 44	486 64	"
	" " 5½ p.c.....	10,000 00	9,011 25	9,174 00	Canada Bond Corp.
	" " 6 p.c.....	10,000 00	9,350 73	9,667 00	"
	" " 6 p.c.....	244 66	271 47	271 47	Matured.
	School Districts Debs.....	3,521 08	3,541 69	3,541 69	"
	Rural Telephone Co., Debs. ....	227 19	233 89	233 89	"
	Amortization of book values towards par.....		70 78		
		463,675 20	429,213 61	426,447 62	
Dominion Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1933....	100,000 00	100,000 00	98,375 00	Wood, Gundy & Co.
	Dom. of Canada Loan, 5½ p.c., 1934 .....	50,000 00	50,000 00	45,375 00	"
	" " " " 5½ p.c., 1934 .....	3,500 00	3,500 00		Hilliard Club.
	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	150,000 00	150,000 00	147,625 00	Wood, Gundy & Co.
	Municipal Debs.....	2,862 73	2,862 73		Redeemed.
	School District Debs.....	195 42	195 42		"
	Canadian Realty Corp., Ltd .....	1,000 00	1,000 00		"
	Montreal Tramway & Power Co. 6½ p.c., 1924.....	10,000 00	10,000 00	10,000 00	W. A. MacKenzie & Co.
	Amortization of book values towards par....		67 06		
		317,558 15	317,625 21		
Excelsior Life.....	Prov. of British Columbia, 5 p.c., 1928.....	5,000 00	4,455 00	4,650 00	Kerr, Flemming & Co.
	Prov. of Alberta, 4 p.c., 1922 .....	15,573 33	14,518 92	14,518 92	"
	Prov. of Saskatchewan, 6 p.c., 1938.....	25,000 00	24,155 00	25,000 00	A. E. Ames & Co.
	Prov. of Ontario, 6 p.c., 1935.....	5,000 00	4,650 00	4,650 00	Jos. Wright.



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—*Continued.*BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Security.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Excelsior Life— <i>Con.</i>	Govt. of Newfoundland, 6½ p.c., 1928.....	5,000 00	5,000 00	5,225 00	Kerr, Flemming & Co.
	Municipal Debs.....	780 62	780 62	780 62	Matured.
	".....	30,000 00	28,638 50	28,965 00	A. E. Ames & Co.
		86,353 95	82,198 04	83,789 54	
Great West Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1933.....	50,000 00	50,000 00	49,250 00	W. Ross Alger & Co.
	Dom. of Canada Loan, 5½ p.c., 1934.....	12,250 00	12,250 00	12,250 00	G. W. L., Victory Loan Club.
	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	100,000 00	100,000 00	100,000 00	J. A. Thompson & Co.
	".....	100,000 00	100,000 00	100,000 00	Baird & Botterell.
	Canadian Realty Corp.....	4,000 00	4,000 00	4,000 00	Redeemed.
	Dominion Realty Co., Ltd.....	1,999 95	1,999 95	1,999 95	"
	Municipal Debs.....	28,022 63	27,977 70	27,977 70	"
	School Districts Debs.....	25,394 67	25,987 20	25,987 20	"
	Rural Telephone Co. Debs.....	6,839 51	6,639 45	6,639 45	"
		328,506 76	328,854 30	328,104 30	
	<i>Stocks—</i>				
	Toronto General Trust.....	2,000 00	3,700 00	4,063 63	Osler, Hammond & Nanton.
	Union Pacific-Common.....	20,000 00	25,050 00	28,180 93	"
	Toronto General Trust.....			288 52	Profit on sale of rights.
		22,000 00	28,750 00	32,533 08	
Imperial Life.....	Prov. of Ontario, 5½ p.c., 1929...	50,000 00	48,797 03	50,350 00	A. E. Ames & Co.
	".....	50,000 00	48,797 00	50,250 00	Dom. Securities Corp.
	Prov. of Saskatchewan, 5 p.c., 1925	50,000 00	47,822 61	48,875 00	" "
	" " 1932	50,000 00	42,929 33	45,625 00	" "
	Gordon, Ironside & Fares Co., Ltd., 6 p.c.....	50,000 00	50,000 00	46,000 00	" "
	Municipal Debs.....	25,000 00	25,000 00	26,312 50	" "
	".....	29,837 10	29,425 15		Matured.
	School District Debs.....	150 00	141 30		"
	Corporation Debs.....	20,490 77	20,490 77		"
	Dom. of Canada Victory Loan, 5½ p.c., 1923 and 1933.....	1,000 00	2,813 70		Imperial Life Staff.
	Dom. of Canada Loan, 5½ p.c., 1924 and 34.....	2,200 00	235 64		"
	Russian Govt. & Prince Albert Bonds.....		56,971 49		Amt. written off.
	Amortization of book values towards par.....		15,717 77		
			389,141 79		
London Life.....	Municipal Debs.....	10,000 00	9,709 70	9,722 61	Canada Bond Corp., Ltd.
	".....	27,629 78	26,043 94		Matured.
	School Districts Debs.....	2,128 08	1,976 56		"
	The Dominion Realty Co., Ltd., 1st Mtge. Bonds, 6 p.c., 1920...	1,837 43	1,837 43	5,000 00	"
	Debentures (sundry).....		3,878 60		Written down.
	Amortization of book values towards par.....		202 56		
		41,595 29	43,648 79		
Manufacturers Life.....	Dom. of Canada Loan, 5½ p.c., 1934.....	10,000 00	10,000 00	10,000 00	J. A. Tucker.
	".....	4,000 00	4,000 00	4,000 00	A. Darragh.
	Municipal Debs.....	50,724 09	50,034 47		Matured.
	School Districts Debs.....	67,445 15	66,925 80		"
	Sundry Debs.....	4,001 82	4,001 82		"
	Rural Telephone Co. Debs.....	3,782 30	4,208 44		"
	Government Debs.....		896 90		"
	C.P.R. Investment Fund Certfs. 6 p.c., 1924.....	6,760 00	6,146 17	7,149 97	Wood, Gundy & Co.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Security.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Manufacturers Life.— <i>Con.</i>	<i>Stocks—</i>				
	C.P.R. Stock		1,003 80		Written down.
	Bank of Montreal Stock		9 32	9 32	Written down <i>re</i> sale of fractional shares.
	Toronto General Trusts Cor.		18 75	18 75	Written down <i>re</i> sale of rights.
	Bank of Hamilton Stock		5 64	5 64	Written down <i>re</i> sale of fractional shares.
	Chicago, North Shore & Milwaukee Rly		1,206 14	1,206 14	Written down <i>re</i> Interest on Preferred Dividend.
	Amortization of book values towards par		665 55		
	Securities written down		49,279 89		
			198,402 69		
Monarch Life	Dom. of Canada Loan, 5½ p.c., 1934	100,00 00	100,000 00	99,000 00	W. Ross Alger & Co.
	Dom. of Canada Victory Bonds, 5½ p.c.		220 00	220 00	Staff.
	Municipal Debs.		3,617 79		Matured
	School Districts Debs.		5,090 77		"
	Rural Telephone Co. Debs.		3,991 58		"
	Amortization of book values towards par		183 79		
			113,103 93		
Mutual Life	Dom. of Canada Loan, 5½ p.c., 1934	10,500 00	10,200 82	10,200 82	S. B. Green.
	" " "	7,600 00	7,383 45	7,383 45	Thos. Jones.
	" " "	28,000 00	26,729 50	27,242 38	Kerr, Flemming & Co.
	" " "	6,600 00	6,411 94	6,411 94	C. E. Edwards.
	" " "	50,000 00	49,048 22	49,048 22	Photo Engravers Co.
	Dom. of Canada Victory Loan, 5½ p.c., 1937	150,000 00	150,000 00	150,000 00	A. E. Ames & Co.
	United Kingdom of Great Britain and Ireland, 5½ p.c., 1937	500,000 00	500,000 00	500,000 00	R. C. Matthews & Co.
	Prov. of Saskatchewan 5 p.c., 1932	100,000 00	89,775 01	89,775 01	Macneill, Graham & Co.
	Toronto Harbour Commissioners 4½ p.c., 1953	30,000 00	24,482 68	24,482 68	Housser, Wood & Co.
	" " "	90,000 00	73,448 05	73,483 61	A. E. Ames & Co.
	Government Debs.	2,181 34	1,783 90		Matured.
	Municipal Debs.	394,023 27	393,702 82	393,702 82	Wood, Gundy & Co.
	" " "	51,611 10	51,055 70		Matured.
	R. C. Sep. School, Rainy River	229 30	229 30		"
	School District Debs.	1,166 64	1,166 64	1,166 64	Wood, Gundy & Co.
	" " "	50,603 59	50,489 32		Matured.
	Rural Telephone Co. Debs.	9,911 84	12,424 60		"
	Dominion Realty Co., Ltd.	6,012 72	6,012 72		"
	Sundry Debs.		48,139 33		Written down.
	Amortization of book values towards par		1,042 74		
			1,503,526 74		
National Life	Dom. of Canada Loan, 5½ p.c., 1934	60,000 00	60,000 00	60,000 00	Housser, Wood & Co.
	" " "	59,000 00	59,000 00	59,000 00	Canada Bond Corp.
	Prov. of British Columbia, 5 p.c.	5,000 00	4,516 00	4,662 50	"
	Prov. of Alberta, 4 p.c.	12,653 31	12,063 90	12,155 56	Macneill, Graham & Co.
	Prov. of Saskatchewan, 6 p.c.	8,000 00	8,000 00	8,000 00	Housser, Wood & Co.
	Prov. of Nova Scotia, 5 p.c.	5,000 00	4,761 00	4,945 00	"
	Hydro-Electric Power Comm., 4 p.c., (gtd. by Ont.)	38,000 00	26,218 00	27,637 00	"
	Municipal Debs.	69,564 98	53,048 46	54,583 24	Macneill, Graham & Co.
	" " "	2,941 38	2,931 54	2,941 38	R. C. Matthews & Co.
	" " "	60,006 66	46,033 40	47,258 34	Housser, Wood & Co.
	" " "	53,599 77	52,790 90		Matured.
	School Districts Debs.	3,640 45	3,588 57		"
	Amortization of book values towards par		476 37		
		377,406 55	333,428 14		



11 GEORGE V, A. 1921

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued*

Company.	Description of Security.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
North American Life...	Dom. of Canada War Loan, 5 p.c. 1931.....	46,000 00	44,850 00	44,850 00	Macneill, Graham & Co.
	" " " ".....	5,000 00	4,875 00	4,875 00	W. A. MacKenzie Co.
	" " " ".....	38,000 00	37,050 00	37,050 00	C. H. Burgess & Co.
	" " " ".....	33,000 00	32,175 00	32,175 00	Canada Bond Corp.
	Prov. Light, Heat & Power Co., 5 p.c.....	1,000 00	1,050 00	.....	Matured.
	Hamilton St. Ry., 4½ p.c., 1928.....	1,000 00	1,000 00	.....	Redeemed.
	Lake Commerce Ltd., 6 p.c.....	9,000 00	9,000 00	.....	Matured.
	Montreal Trans. Co., Ltd., 6 p.c.....	23,500 00	23,500 00	.....	"
	Municipal Debs.....	8,940 47	8,940 47	.....	"
	Toronto Ry. Co.....	5,000 00	5,000 00	.....	"
	Amortization of book values towards par.....	.....	955 19	.....	
		170,440 47	168,395 66	.....	
Northern Life.....	Dom. of Canada Victory Loan, 5½ p.c., 1937.....	50,000 00	50,000 00	49,000 00	Royal Sec. Corp.
	Municipal Debs.....	5,785 29	5,656 00	.....	Matured.
	School Districts Debs.....	121 74	136 49	.....	"
	London & Lake Erie Ry.....	.....	3,760 00	3,760 00	Sale of Assets.
	" " " ".....	.....	55,000 00	.....	Charged through Contingent Reserve.
	Amortization of book values towards par.....	.....	129 75	.....	
Saskatchewan Life.....		.....	114,682 24	.....	
	Dom. of Canada Loan, 5½ p.c., 1934.....	50 00	50 00	50 00	H. O. Staff.
	Sask. Farm Loan Debs., 5 p.c., 1927.....	5,000 00	5,000 00	5,000 00	Prov. Govt., Sask.
	Municipal Debs.....	757 09	757 00	.....	Matured.
	School District Debs.....	2,811 02	2,846 34	.....	"
	Rural Telephone Co. Debs.....	181 09	201 22	.....	"
		8,799 11	8,854 56	.....	
La Sauvegarde Life.....	Municipal Debs.....	.....	299 00	.....	Annuity paid.
	Amortization of book values towards par.....	.....	1 67	.....	
		.....	300 67	.....	
Security.....	Amortization of book values towards par.....	.....	24 14	.....	
		.....	24 14	.....	
		.....	.....	.....	
Sovereign Life.....	Pacific Great Eastern R., 1st Mtge. Deb. Stock, 4½ p.c., 1942.....	486 67	350 40	350 40	Allan, Killam & McKay.
	Municipal Debs.....	5,000 00	5,000 00	5,000 00	W. L. McKinnon & Co.
	" " " ".....	1,477 51	1,472 89	.....	Matured.
	Rural Telephone, Co. Debs.....	83 64	92 95	.....	"
	Amortization of book values towards par.....	.....	97 87	.....	
		7,047 82	7,014 11	.....	
Sun Life.....	Dom. of Canada War Loan, 5½ p.c., 1933.....	550,000 00	550,000 00	534,250 00	Royal Sec. Corp.
	Govt. of French Republic, 5 p.c., 1931.....	102,680 00	89,999 00	89,999 00	Surrender in part payment of 6 p.c. perpetual Loan.
	Republic of Cuba, 5 p.c., 1931....	500 00	458 20	500 00	Redeemed.
	Japanese Municipal Debs.....	30,715 00	28,160 72	30,715 00	"
	Municipal Debs.....	16,720 00	9,649 90	9,649 87	Lovell & Co.
	" " " ".....	6,000 00	5,514 69	5,504 40	Royal Trust Co. for Sinking Fund.
	" " " ".....	100,000 00	99,332 38	104,920 22	Rutter & Co., N.Y.
	" " " ".....	4,176 77	4,176 77	4,176 77	Redeemed.
	" " " ".....	15,000 00	15,067 00	14,400 00	Sold to City for Sinking Fund.



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Continued.*

Company.	Description of Security.	Par value.	Value in Account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Sun Life— <i>Con.</i> .....	Sundry Municipal and School District Sinking Fund Payments.....	14,647 08	13,967 12	14,647 08	Matured.
	Banco Hipotecario de Chile. ....	1,900 00	1,730 52	1,900 00	Bonds redeemed.
	Danville, Champaign & Decatur Ry. & Lt. Co., 5 p.c., 1938.....	560,000 00	491,659 00	491,659 00	Illinois Traction Co.
	Des Moines Elec. Co., 5 p.c., 1938	17,000 00	14,599 60	16,245 10	American Trust Co., for Sinking Fund.
	Ft. Wayne & Wabash Valley Traction Co., 5 p.c., 1934 . . . .	135,000 00	126,247 64	126,247 64	Commercial Trust Co., in accordance with re-organization plan.
	Hamilton St. Ry. Co., 4½ p.c., 1928.....	1,000 00	900 00	1,000 00	Called.
	Mexican Northern Pr. Co. Rec. Certfs., 7 p.c.....	10,000 00	10,000 00	10,000 00	Mexican Northern Pr. Coy Redeemed.
	Northern Elec. Co., 5 p.c., 1939	2,000 00	1,783 08	1,900 00	Montreal Trust Co., for Sinking Fund.
	Ottawa Elec. Co., 5 p.c., 1920...	25,000 00	25,675 00	25,000 00	Redeemed.
	St. John Ry. Coy., 5 p.c.....	1,100 00	1,164 00	1,020 25	St. John Ry. Coy.
	St. Louis, Springfield & Peoria Rd. Gen. Mtg., 5 p.c., 1939....	1,070,000 00	908,754 74	908,754 74	Surrendered to Illinois Traction Co. in exchange for 1st Mtge. bonds.
	Amortization of book values towards par.....		1,356 76		
	Amount written off to Profit and Loss account.....		590,526 85		
	Net amount written off ledger account in adjustment of currency.....		299,273 90		
	Values of foreign currency bonds		10,128 19		
		2,663,438 85	3,300,125 06	2,392,489 07	
	<i>Stocks.</i>				
	Preferred—Adirondack Electric Power Corp.....	114,000 00	82,600 00	82,600 00	Exch. for like amt. of Adirondack Power and Light Corp. Pref. Stk.
	Western Power Co. of Canada.	2,793 75	2,284 17	1,955 62	Chartered Trust & Executor Co.
	Common.—Adirondack Electric Power Corp.....	171,000 00			Exch. for 1,710 shares, \$50 each of Adirondack Pr. and Lt. Corp.
	Asbestos Corp. of Canada. ....	12,500 00		12,338 75	O'Brien & Williams.
	Chicoutimi Pulp Co.....	25,000 00		12,500 00	J. E. A. Dubuc.
	Kipewa Coy.....	75,000 00			Surrendered for 1125 shares of Riordon Co., in accordance re-organization plans.
	Laurentide Co. (old).....	228,000 00	444,018 52	444,018 52	Surrendered to Coy. in exch. for \$684,000 of the New Laurentide Co. stock.
	Union Bank of Canada.....	16,000 00	23,500 00	24,297 44	O'Brien & Williams.
	Western Power Co., of Canada	7,450 00		2,614 90	Chartered Trust and Executor Coy.
	Amt. written off.....		172,753 30		
		651,743 75	725,155 99	580,325 23	
Travellers Life.....	Prov. of Saskatchewan, 6 p.c., 1938	5,000 00	4,840 10	4,841 50	Dom. Securities Corp.
	Municipal Debs., 6 p.c.....	10,000 00	10,000 00	10,000 00	Harris, Forbes & Co.
	Town of Grand 'Mère School, 6 p.c., 1921.....	10,000 00	9,996 74	10,000 00	Dom. Securities Corp.
	Amortization of book values towards par.....		30 63		
		25,000 00	24,867 47	24,841 50	
Western Life.....	School District Debs.....	200 00	200 00	200 00	Repayments.
		200 00	200 00	200 00	



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STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended December 31, 1920.—*Continued.*

BONDS, DEBENTURES AND STOCKS SOLD OR MATURED—*Concluded.*

Company.	Description of Security.	Par value.	Value in account.	Price or other consideration received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Alliance Nationale....	Municipal debts..... School Dist. debts.....	244 85 63 22	244 85 63 22	244 85 63 22	Matured. "
		308 07	308 07	308 07	
A.O.F.....	Municipal Securities..... Amortization of book values towards par.....	12,756 05 .....	12,616 79 103 54	..... .....	Matured
		12,756 05	12,720 33	.....	
Artisans.....	Dom. of Canada Loan, 5½ p.c.. Municipal Securities..... "..... School Dist. debts.....	200,000 00 1,000 00 563 25 31 13	200,000 00 990 57 602 11 31 13	200,000 00 990 57 602 11 31 13	D. W. & A. E. Brunet. Matured. Redeemed. "
		201,594 38	201,623 81	201,623 81	
C.M.B.A. ....	Municipal Securities..... Amortization of book values towards par.....	6,089 61 .....	6,161 74 631 04	..... .....	Matured.
		.....	6,792 78	.....	
Commercial Travellers	Municipal Securities..... Amortization of book values towards par.....	2,216 90 .....	2,216 90 69 16	..... .....	Matured.
		2,216 90	2,286 06	.....	
I.O.F.....	Anglo French External Loan... Prov. of Ontario 4p.c.....  Municipal Securities..... Andrews Mfg. Co..... Brading Breweries Ltd..... Canadian Realty Corp..... Cutler Mail Chute Co..... Holmwood Realty Co... International Transit Co... Kenilworth Inn Real estate debts..... Linton Apartments..... Missouri Metals Corp..... National Word Products Co... New York Steam Co..... "..... Lincoln Traction Co. Stock.... Royal Bank of Canada (stock)  Bonds and Stocks Special Con- tingent Fund.....	20,000 00 1,407 47  22,814 44 300,000 00 9,000 00 4,000 00 270,000 00 50,000 00 14,500 00 5,000 00 13,000 00 125,000 00 28,158 67 25,000 00 825 13 749,900 00 ..... .....	19,382 85 270 43  22,439 44 300,000 00 9,000 00 4,000 00 279,750 00 50,000 00 13,598 08 5,000 00 13,000 00 70,000 00 28,158 67 24,250 00 825 13 116,350 52 17 22 10 30	20,000 00 270 43  22,814 44 300,000 00 9,000 00 4,000 00 279,750 00 50,000 00 16,586 57 5,000 00 13,000 00 70,500 00 28,158 67 25,000 00 825 13 116,350 52 17 22 .....	Matured. Matured and adjust- ments. Matured. Exchanged (New issue) Matured. " Exchanged (new issue) Redeemed. Matured. " Redeemed. Geo. G. Moore Valley River Trad.Co. Matured. Redeemed. Geo. G. Moore. o/c Unallotted fraction shares. Written off.
		1,610,447 04	956,052 34	961,272 98	
Royal Guardians.....	Municipal Securities..... ".....	10,000 00 2,184 28	10 000 00 2,184 28	10.450 00 2,184 28	Harris, Forbes Co. Matured.
		12,184 28	12,184 28	12,634 28	
Woodmen.....	Dom. of Canada Bonds..... Prov. of Ontario Bonds..... Municipal Securities..... ".....	3,964 04 445 32 6,532 03 10,000 00	3,964 04 445 32 6,321 32 9,894 14	..... ..... 9,894 00 .....	Matured. " " Wood Gundy & Co.
		20,941 39	20,624 82	.....	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920.—*Continued.*

## REAL ESTATE PURCHASED OR ACQUIRED.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Canada Life.....	Lot No. 6 South side King St., rear 79 King St. W. Toronto.....	29,622 42	Add'l. cost of building.
	Lot No. 190 West Ward, Cor. St. James and St. Peter St., Montreal, being 62' wide in front, 42' in rear and 115' deep.....	6,597 50	Installing elevators.
	Lot 8, block 11, Sec. 9, No. 809 17th Ave. West, Edmonton.....	5,060 79	Foreclosure.
	City Property, Ontario.....	1,087 85	Additional cost.
	" Alberta.....	3,937 50	Commission.
	Rural properties—Manitoba.....	1,842 75	Building additions.
	" Saskatchewan.....	2,399 79	Foreclosure.
	Taxes, charges, etc., on real estate acquired...	19,378 68	"
		11,001 41	
		80,928 69	
Confederation.....	Taxes and charges, etc., on real estate acquired	25,820 54	
Continental.....	Taxes and charges, etc., on real estate acquired	4,408 14	
Crown.....	Sub. Div. L., Lots 22 and 23, Block 88 D.L., 196 Vancouver, B.C.....	6,216 92	Foreclosure.
	Rural Properties.—Alberta.....	2,419 02	"
	" Manitoba.....	2,714 66	"
	City property, Ontario.....	480 44	"
		11,831 04	
Dominion.....	Portion Block 5, Plan C, Calgary.....	22,797 28	Beveridge and Wilson.
	Lots 8-9, Block D.G.S. 67, Plan 747 St. Boniface, Winnipeg.....	6,468 00	P. Ewert.
	Lots 5-6, Block E., Sub-Div. Lot 79, Plan L., Prince Albert.....	43,645 59	Harphill Bldg. Co.
	N. 31', lot 39 Block 5 D.G.S., 67 68, Plan 218, St. James, Winnipeg.....	7,273 38	D. M. Forrester.
	City properties, Alberta.....	7,201 83	A. A. Moore, J. W. Cameron and E. Chevigny.
	" Manitoba.....	2,768 40	D. T. Ashley.
	" Saskatchewan.....	3,491 91	Edith Snider.
	Repairs on Real Estate.....	1,821 64	
	Alterations and Repairs on Head Office Bldg....	2,400 00	
	Taxes or charges, etc., on real estate acquired...	4,144 42	
		102,012 45	
Excelsior.....	City property, Saskatchewan..	1,056 68	Jas. Wilson.
	Expenditure on Head Office Building.....	259 56	
	Taxes or charges, etc., on real estate acquired...	1,747 56	
		3,063 80	
Great West.....	Lots 114-116, Block 1, D.G.S., 67 68 St. James, Plan 218, Winnipeg.....	57,935 21	Abortive Sale.
	Lot A, Resb., lots 11 12, Block 18, D. L. 540, Gp. 1, Vancouver.....	6,368 05	Foreclosure.
	Lots 1, 2 and 3, Block 28, Plan 2, Brandon.....	8,896 48	Conveyance.
	Lot 8, Block 3, Pt. lot 36, St. John, Plan 187, Winnipeg.....	12,410 75	Foreclosure.
	Rural properties, Manitoba.....	1,379 32	Abortive Sale.
	" ".....	1,223 40	Foreclosure.
	" Saskatchewan.....	3,485 15	Cancellation of agreement.
	" ".....	2,431 90	Foreclosure.
	City property, British Columbia.....	3,337 13	Conveyance.
	Taxes or charges, etc., on real estate acquired...	19,376 00	
		116,843 39	
Imperial.....	No. 24, 26, 28 and 30 Victoria St., Toronto.....	84,335 45	J. J. O'Neill.
	Rural property, Manitoba.....	3,630 15	Foreclosure.
	" Saskatchewan.....	3,069 37	"
	Taxes or charges, etc., on real estate acquired	1,855 27	
		92,890 24	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920.—Continued.

REAL ESTATE PURCHASED OR ACQUIRED—Continued.

Company.	Description of Security.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
London.....	Taxes or charges, etc., on real estate acquired	718 15	
Manufacturers.....	W $\frac{1}{2}$ , 28-3-25 W. 1, Man.....	5,633 61	Foreclosure.
	Rural properties, Manitoba.....	4,210 41	"
	" Saskatchewan.....	1,884 06	Cancellation of Agent.
	" ".....	3,081 90	Quit Claim Deed.
	" ".....	5,032 86	Foreclosure.
	Taxes or charges, etc., on real estate acquired...	145 94	
		19,988 78	
Monarch.....	City property, Saskatchewan.....	117 25	Janet Smart.
	Taxes or charges, etc., on real estate acquired	227 38	
		344 63	
Mutual.....	Sec. 18-1-29, W. 1, Man.....	8,335 51	Foreclosure.
	S.W. $\frac{1}{4}$ , 15 and S.W. $\frac{1}{4}$ 14-1-24 W. 1 Man.....	6,053 87	"
	N.E. $\frac{1}{4}$ 22 & S.W. $\frac{1}{4}$ , 23-42-6, W. 3, Sask.	6,013 06	Quit claim deed.
	Rural property, Saskatchewan.....	4,653 48	Foreclosure.
	City " British Columbia.....	3,811 64	Quit claim deed.
	Addition to Head Office Bldg.....	65,037 45	
	Taxes or charges, etc., on real estate acquired...	1,763 42	
		95,668 43	
North American.....	Rural property, Saskatchewan.....	1,912 69	Foreclosure.
	Taxes or charges, etc., on real estate acquired...	10 00	
		1,922 69	
Northern.....	Lot 198, 373 Marlowe Ave, Sub. Div. 64 Notre Dame de Grace Ward, Montreal.....	10,820 53	R. I. Dutton.
	E. $\frac{1}{2}$ , 33, N.E. $\frac{1}{4}$ , 28-11-6 W. 4. Alta. ....	5,193 30	R. & M. Myers.
	Rural properties, Alberta.....	5,849 17	R. C. Mode, D. K. Knott and Chas. Mann.
	City property, Ontario .....	400 00	H. N. Smith.
	" Saskatchewan.....	1,584 06	J. N. Walters.
	Taxes or charges, etc., on real estate acquired...	9,642 00	
		33,489 06	
La Sauvegarde.....	Advanced re expropriations .....	3,553 93	
Sovereign.....	Taxes or charges, etc., on real estate required...	30 00	
Sun.....	Head Office Bldg., Montreal.....	13,747 36	Additions to Building.
	N.W. $\frac{1}{4}$ , 14-7 Mun. of Langley, N.W. Dist., Hazel-mere, B. C.....	7,275 31	Quinet and Financial Corp.
	Part Lot T., Sub. div., lot 35, plan 475, Parish St. John, Winnipeg.....	7,636 09	Foreclosed.
	Lot 282, Sub-div. 213-219, inclusive and sub-div. 353, 56 Upper Bellevue, Westmount.....	71,031 68	Geo. F. Johnston.
	Lot 19, City Block 11 (save C.P.R. right of way), 879, 881 and 883 Columbia St., and 882 and 884 Remage St., New Westminster.....	14,208 76	Foreclosed.
	Lot 7, Block 4, District Lot 200A, 360 Front St., Vancouver.....	8,614 49	"
	Lot 16, Sub.-div. 526, Block 338, Broadway, Vancouver.....	10,000 00	"
	Lot 18, Sub.-div. 526, Block 331, Broadway, Vancouver.....	10,000 00	"
	Fractional Sec. 24, Block 4, North Range 5 West (except N. 10 chains) Mun. Richmond, New Westminster.....	9,894 33	"
	Pt. sec. 22, Block 3, North Range 6 West, Mun. Richmond, New Westminster.....	6,000 00	"
	Lots 1, 2, 4 to 16 incl., and 19 to 32 incl., sec. 11 Block 4, North Range 5 West, Map 1433 Mun. Richmond, New Westminster.....	29,000 00	"
	Lots 15, 16 and 17, Block 7, Part of Secs. 3 and 10, Block 3, North Range 7 West, Map 249 Mun. Richmond, Steveston, B.C.....	10,000 00	"



SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920.—Continued.

REAL ESTATE PURCHASED OR ACQUIRED—Concluded.

Company.	Description of Property.	Price paid or value at which transferred to real estate account.	From whom purchased.
		\$ cts.	
Sun Life—Con.....	3rd Block, 320 Giron de Ayacucho, St. Lima, Peru.....	68,133 33	Misses Elena, Maria Maxim- iana and Julia Perez Aranibar.
	Rural properties, British Columbia.....	1,321 19	Quit Claim.
	“ “ .....	4,530 63	Foreclosed.
	“ Saskatchewan.....	5,411 93	“
	City property, British Columbia.....	12,500 00	“
	“ Ontario.....	1,841 18	Additions to Building.
	“ ...Quebec.....	3,341 05	Trustees Knox Church (part purchase price).
	Additional charges to various properties.....	6,761 19	
		301,248 52	
Western.....	Tax or charges, etc., on real estate acquired.....	121 92	
Artisans.....	Cos. Bldg., St. Denis and Vitie Sts., Montreal..	937 28	Construction of fire escapes.
I.O.F.....	Orphans' Home, Oakville.....	14,884 69	Improvements.
	Part lots, 1, 2, 3 and 4, Block 79 Brandon, Man..	5,375 40	Foreclosure.
	No. 13 Gramercy Park, Borough of Manhattan, New York.....	26,431 99	“
	Taxes or charges, etc., on real estate acquired....	504 00	
		47,196 08	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the Six Months ended December 31, 1920—Continued.

REAL ESTATE SOLD.

Company	Description of Property	Price paid or value at which carried into real estate account	Value in Account	Price received	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Canada.....	Lot 14A Sub. Div. of District Lot 541 Vancouver.....	92,689 49	75,233 53	132,500 00	Dom. Cannery Ltd.
	60 Prince William St. S. 23'7" by 80'6" of City Lot 403 St. John, N.B.....	28,500 00	19,000 00	25,000 00	J. M. Queen.
	City properties—Alberta.....	4,196 93	5,125 85	8,500 00	J. Wilson, J. Brinkman and B. Ellingson
	Manitoba.....	7,330 68	7,568 39	11,000 00	A. J. Caulsell, W. & J. Mallon and N. Wasson.
	Rural Properties:—				
	Alberta.....	2,766 01	4,148 69	4,700 00	W. E. Frank, Jas. Gage and W. W. Bagrie.
	Saskatchewan.....	2,212 04	2,901 78	3,305 00	Jas. Larocque, R. R. Claxton and M. Chappelle
	Real estate written down.		45,522 65		
	Revenue derived from real estate and credited to account.....		14,956 62		
		137,695 15	174,457 51	185,005 00	
Confederation.....	Lots 1, 2, 3 (excepting easterly 27'6") in S.D. of E. ½ of D.L. 750 Group 1. Plan 2064, New Westminster Dist. No. 1455 20th Ave. E. Cor. Bella Vista.....	5,044 84	5,044 84	6,500 00	N. R. Fisher.
	W. ½, 20-2-31, W. 1, Sask.....	4,988 07	5,198 36	5,760 00	H. G. Muldoon.
	City Property:—				
	British Columbia.....	11,508 94	13,248 48	17,900 00	R. T. Kinchler, G. C. Falconer, S. Simpson, C.L. Thornber, E. Bailey and W. H. Rines.
	Rural Property:—				
	Manitoba.....	10,527 37	12,136 80	12,500 00	G. W. Corns, J. Laluk, P. W. Grant and H. A. Davis,
	Saskatchewan.....	5,728 17	7,458 62	11,986 15	Wm. Mock, R. B. Laughland.
	Frame Cottage removed from lot previously acquired.....	150 00	150 00	150 00	Joe Hanson.
	Revenue derived from real estate and credited to account.....		16,759 39		
		37,947 39	59,996 49	54,796 15	
Continental.....	Real estate written off..		1,356 84		
	Payment on agreement of sale.....		10		
			1,356 94		
Crown.....	City Property:—				
	Ontario.....	485 00	480 44	485 00	R. J. Reade.
	Rural Property:—				
	Alberta.....	1,550 00	1,091 27	1,550 00	T. R. Kidner.
	Manitoba.....	3,500 00	2,714 66	3,500 00	A. Taillefer.
		5,535 00	4,286 37	5,535 00	
Dominion.....	N. 31' Lot 39 Block 5 D.G.S. 67/68 Plan 218 St. James Winnipeg.....	7,273 38	7,273 38	8,000 00	Jean Dennison.
	Lots 5 and 6, Block E. Sub. div. Lot 79 Plan L. Prince Albert....	43,645 59	43,645 59	44,825 00	Central Realities Co. Ltd.
	City Properties:—				
	Alberta.....	3,418 28	3,761 22	3,702 00	Jas. Cawthorn and Her- bert Orr.
	"		200 00	200 00	Part payment.
	British Columbia.....	1,511 78	1,746 83	2,700 00	Major Gustav Schoof.
	Manitoba.....	6,014 49	6,014 49	5,950 00	Paul Brandt and Arni Goodman.
	Saskatchewan.....	2,176 34	2,101 64	2,400 00	E. B. Cressman.
	"		238 90	238 90	Part Payment.
	Rents applied to reduce principal..		2,382 41	2,382 41	
	Revenue derived from real estate and credited to account.....		16,569 96		
		64,039 86	83,934 42	70,398 31	



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920.—Continued.

## REAL ESTATE SOLD—Continued

Company	Description of Property	Price paid or value at which carried into real estate account	Value in Account.	Price received.	To whom sold.
		\$ cts.	\$ cts.	\$ cts.	
Excelsior.....	City Property:— Alberta..... Written off real estate acquired through foreclosure..... Revenue derived from real estate and credited to account.....	1,777 61 ..... ..... .....	1,793 09 6,400 00 1,390 31	2,000 00 ..... .....	McLeod Murdo.
		1,777 61	9,583 40	2,000 00	
Great West.....	Lots 15-17 (Incl.) Block 177 Gar neau Pl. 2003 A. R. Edmonton. Lots 114-116 (Incl.) Block 1, D.G.S 67, 68 St. James Plan 218 Winni- peg..... Lot A. Resud. div. lots 11/12 Block 18 D.L. 540 Group 1, Van- couver..... City Property:— Alberta..... "..... British Columbia..... Town Property:— Manitoba..... Rural Property:— Alberta..... Manitoba..... Saskatchewan..... Revenue derived from real estate and credited to account.....	10,149 50 57,935 21 6,368 05 2,164 66 3,549 63 2,500 00 2,766 57 2,602 72 2,577 40 .....	11,194 46 58,632 82 6,400 00 3,400 81 3,501 05 2,500 00 3,151 29 2,602 72 3,014 73 .....	11,500 00 59,500 00 6,400 00 4,200 00 1,088 94 4,250 00 2,500 00 2,900 00 2,500 00 3,200 00 11,206 23	H. C. Anderson. P. H. Thom. F. M. Evans. R. F. Y. Molineaux. Profit on previous Sale. C. Cook. J. H. Bride. G. Maloney and G. F. Parke. B. Segal. D. F. Williams.
		90,613 74	94,397 88	109,245 17	
Imperial.....	City Property:— British Columbia..... Rural Property:— Alberta..... Manitoba..... Saskatchewan..... Revenue dreived from real estate and credited to account.....	1,774 62 3,218 67 3,630 15 2,914 32 .....	1,195 84 3,946 21 3,630 15 3,193 86 653 05	2,400 00 5,600 00 5,327 00 6,400 00 .....	G. H. Gray. W. F. Cooper and E. Campbell. W. J. Finlay. A. Simpson and R. E. Hampton.
		11,537 76	12,619 11	19,727 00	
London.....	Rural Property:— Saskatchewan..... Revenue derived from real estate and credited to account.....	3,657 21 ..... .....	3,243 34 955 44	6,400 00 .....	Mrs. E. Madill, W. W. Andre and John Becker.
		3,657 21	4,198 78	6,400 00	
Manufacturers.....	Town Property:— British Columbia..... Rural Property:— Alberta..... Saskatchewan..... Revenue derived from real estate and credited to account.....	1,159 43 1,410 68 3,765 21 .....	1,541 73 1,759 15 3,994 48 1,352 46	300 00 2,533 00 4,350 00 .....	W. K. Esling. A. Glover. B. Phillips, S. H. Elliott and C. S. Funk.
		6,335 32	8,647 82	7,183 00	



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920.—Continued.

REAL ESTATE SOLD—Concluded.

Company.	Description of Property	Price paid or value at which carried into real estate account.	Value in Account	Price received.	To whom sold
		\$ cts.	\$ cts.	\$ cts.	
Mutual.....	No. 11814 100th Ave. Edmonton, Alta.....	18,621 78	8,738 28	22,000 00	Mrs. Bessie Coyne (Partial Payment previously reported).
	S ½ 18-13-20 W. 1. Man.....	5,794 63	3,920 08	7,155 00	W. J. Pettapiece (partial payment previously reported).
	Nos. 10, 12, 14 and 14 a Richmond Square Montreal...	11,222 30	12,131 75	15,000 00	Thos. Jones.
	N.W. ¼ 21-11-15 W. 2 Sask.....	1,955 18	2,060 71	2,500 00	G. R. Shoebottom.
	N. E. ¼ 22 and S. W. ¼ 23-42-6 W. 3 Sask. and N.E. 22-42-6 W. 3 Sask.....	6,013 06	3,800 00	4,700 00	L. Durniger
	Revenue derived from real estate and credited to account.....		1,980 05		
		43,606 95	32,630 87	51,355 00	
Northern.....	Revenue derived from real estate and credited to account.....	90,426 38	90,426 38	100,000 00	Frank Bott.
Sauvegarde.....	Revenue derived from real estate and credited to account.....		150 00		
Sovereign.....	Revenue derived from real estate and credited to account.....		822 72		
Sun.....	Lots 31 and 32 Block 98 Plan C. Calgary Alberta.....	4,500 00	4,500 00	5,028 90	Mrs. S. E. Hardie.
	Lots 5 and 6 of 496 St. Mary's Ward 1049 to 1063 St. Catharine East Montreal.....	33,663 38	34,100 88	*4,000 00	M. Harrison, Jos. Herscovitch, Chas. Hoffer and Wm. Schwartz.
	Part lot 148, Hochelaga, Frontenac and Iberville Sts. Montreal.....	33,787 00	33,787 00	*1,520 40	Ice Mfg. Co.
	Part lot 85 Group 1, Mun. of Barnaby Dist. New Westminster....	6,001 05	6,006 05	*1,000 00	T.V.S. Wainwright.
	Parcel D. Sub. div. lots 5, 6 and 7 Block 205 Dt. lot 526 Group 1, Vancouver Dist.....	22,592 71	23,697 71	28,100 00	Warner Loat.
	Trafalgar Chambers, Hospital and St. John Sts. Montreal.....	77,117 97	79,367 97	90,000 00	London and ScottishAssee. Corp.
	City Property:— British Columbia.....	10,728 68	11,172 68	*5,950 00	J. H. and C. H. Murray, W. E. and E. M. Moodie W. P. and Jos. Philps, C. W. A. Riach.
	Rural Property:— British Columbia.....	2,030 63	2,030 63	*500 00	M. McDonald.
	Saskatchewan.....	988 74	988 74	1,600 00	A. Thiel.
	Charges refunded.....			2,345 63	
		191,410 16	195,651 66	140,044 93	
Western.....	Revenue derived from real estate and credited to account.....		210 00		
I. O. F.....	No. 13 Gramercy Park, borough of Manhattan New York.....	26,431 99	26,431 99	26,431 99	J. E. Cowdin and E. C. Morgan.
	Revenue derived from real estate and credited to account.....		738 44		
		26,431 99	27,170 43	26,431 99	

\*Part Payment



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—Continued.  
COLLATERAL LOANS MADE

Company	To whom made	Time	Rate	Amount	Description of Collateral	Par value	Market value
Canada.....	Petrolia Utilities Corpn. ....	1926	7	\$ 15,000 00	Petrolia Gas Company Bonds...	\$ 20,000 00	\$ cts.
					“ Electric Light Co. Stock .....	24,000 00	25,000 00
				15,000 00	“ Gas Company Stock. ....	39,500 00	
Crown.....	Dom. Securities Co. .... W. L. McKinnon & Co	Call “	7 7	75,000 00	C.N.R. Ry. 5½ % Notes .....	100,000 00	100,000 00
				22,500 00	Dom. of Canada Loan.....	10,000 00	10,000 00
				97,500 00	C.N.R. 1934 Bds.....	17,033 33	14,648 67
Dominion.....	M. M. Bricker .....		7	4,000 00	100 shares Waterloo County Loan and Savings Co. Stock.....	127,033 33	124,648 67
					Mortgage 265 Jarvis St., Toronto .....	2,000 00	2,100 00
				1,500 00	Prov. of Ontario Stock 4 p.c. 1947 .....	3,092 00	2,000 00
T. Eaton....	F. G. Hassard .....		7	5,500 00		2,228 07	1,500 00
						7,320 92	5,600 00
				30,000 00	City Port Arthur Bonds 5 p.c. 1928.....	21,000 00	18,303 00
Sauvegarde	The T. Eaton Co. Ltd.	Call	6½		“ 5 p.c. 1938.....	4,000 00	3,103 00
					“ 5 p.c. 1945.....	20,000 00	14,878 00
				30,000 00		45,000 00	36,284 00
I. O. F. ....	Hotel Dieu Campbellton..	20 yrs.	6	494 00	Balance of loan previously made guaranteed by Hospital Bldg. and 20 yr. endowment policy		
				14,735 56	Original Amount of \$21,305 less \$529 reimbursed, guaranteed by mortgages on 7 properties...	20,776 00	
				15,229 56		20,776 00	
Royal Guardians...	Geo. G. Moore, New York..	Dmd. “ Dec. 21 “	6 6 6 6	10,000 00	Assignment Electric Coal Co. Danville, Ill .....	25,000 00	25,000 00
				7,612 50	Newfoundland Pulp and Lumber Co.....	11,000 00	8,800 00
				70,500 00	Lincoln Traction Co. Nebraska. Prov. of Saskatchewan 6 p.c. 1940 (Exchange)	100,000 00	80,000 00
Royal Guardians...	Union Trust Co. Toronto..		6	120,281 00		749,900 00	187,475 00
						80,000 00	77,101 50
				208,393 50		965,900 00	378,376 50
Royal Guardians...	Herbert Ross.....	Call “ “	7 7 6½	2,800 00	Dom. of Canada War Loan.....	2,800 00	2,800 00
				2,250 00	Shawinigan Water and Power and Co. ....	2,500 00	2,575 00
				10,000 00	Detroit St. Railway.	12,500 00	10,750 00
				15,050 00		17,800 00	16,125 00



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920.—Continued.

COLLATERAL LOANS REPAYD.

Company	By whom paid	Amount repaid	Description of released collateral	Par value	Market value
		\$ cts.		\$ cts.	\$ cts.
Canada.....	J. H. McGregor.....	2,500 00	Canadian Bank of Commerce.....	2,000 00	3,640 00
	Canada Life Staff.....	1,252 07	Dom. of Canada Loan.....	6,350 00	6,350 00
		3,752 07		8,350 00	9,990 00
Continental..	John Watson.....	19 17	None.....		
	N. J. Lander.....	850 00	Prov. of Alberta.....	1,000 00	980 00
	Geo. D. Lewis.....	96	None.....		
		870 13		1,000 00	980 00
Crown.....	Dom. Securities Corpn.....	75,000 00	C.N.R. Co. Notes.....	100,000 00	100,000 00
	W. L. McKinnon & Co.....	22,500 00	Dom. of Canada Loan.....	10,000 00	10,000 00
			C.N.R. Bds.....	17,033 33	14,648 67
		97,500 00		127,033 33	124,648 67
Manufacturers.....	Manufacturers Life Staff				
	Victory Loan.....	1,162 13	None.....		
Monarch.....	Monarch Life Staff.....	500 37	Dom. of Canada Loan.....	2,750 00	2,612 50
Sauvegarde.....	Indean.....	600 00			
	Weir.....	500 00			
	Syndicat Oeuvres Sociales d'Ottawa.....	500 00			
	Caissé Hypothécaire.....	529 00			
		2,129 00			
Sun.....	S.C.V. Branch.....	305 78	None.....		
	Henrietta M. Ewing.....	600 00	Illinois Traction Co. Pfd. Stock....	1,500 00	960 00
	Superior Brick Co.....	7,500 00	Dom. of Canada War Loans 5½ p.c....	8,000 00	7,640 00
		8,405 78		9,500 00	8,600 00
Travellers.....	Travellers Life Staff.....	665 78	Dom. of Canada Loan subscribed for by Staff.		
I. O. F.....	H. H. Beek Vancouver.....	2,637 51	None.....		
	Du Vernet Syndicate, Toronto.....	466 10	None.....		
	Est Chas. Magee, Ottawa...	500 00	None.....		
	Geo. G. Moore New York..	10,000 00	Assignment Electric Coal Co., Danville (Accts. rec.).....	25,000 00	25,000 00
	"	6,000 00	Newfoundland Pulp and Lumber Co.	10,000 00	8,000 00
	York Securities Co., Toronto	17,650 00	Union Trust Co. Stock.....	15,000 00	21,000 00
	Union Trust Co. Toronto....	13,950 00	Town of Red Deer.....	123 16	123 16
			" Wolseley.....	250 00	250 00
			Niagara Land and Fruit Co.....	65,000 00	60,725 00
			Prov. of Quebec, 4½ 1946.....	30,000 00	25,698 00
			Mortgages and Cash to Balance.....		
		51,203 61		145,373 16	140,796 16
Royal Guardians.....	A. M. Hart.....	1,000 00	National Breweries Co. Stock.....	2,500 00	1,000 00



## SESSIONAL PAPER No. 9

STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies  
for the six months ended December 31, 1920—*Continued.*

## MORTGAGE LOANS.

Company	Made	Repaid	Balance Dec. 31, 1920
	\$ cts.	\$ cts.	\$ cts.
Canada.....	1,439,339 56	1,154,652 52	24,053,181 27
Capital.....			70,600 00
Commercial.....			12,891 18
Confederation.....	623,205 06	384,237 28	5,412,081 46
Continental.....	16,128 66	13,974 63	510,424 20
Crown.....	4,335 00	22,532 51	341,731 57
Dominion.....	264,521 01	174,109 39	2,694,080 89
Excelsior.....	382,979 57	114,566 04	2,690,205 45
Great West.....	1,615,113 65	1,235,232 10	17,751,775 87
Imperial.....	513,038 25	237,381 18	5,133,640 60
London.....	789,231 90	315,928 82	3,607,841 27
Manufacturers.....	1,523,669 40	452,608 26	12,087,059 63
Monarch.....	46,800 84	32,587 45	436,509 69
Mutual.....	812,621 60	601,134 41	14,934,368 52
North American.....	418,841 53	166,755 79	4,565,485 66
Northern.....	248,490 34	135,820 39	1,212,051 71
Saskatchewan.....	4,516 08	2,976 70	80,108 66
Sauvegarde.....	15,229 56	2,129 00	173,577 29
Security.....	1,638 20	217 08	13,159 29
Sovereign.....	33,067 86	31,787 07	456,871 42
Sun.....	888,307 59	413,549 70	7,634,427 96
Travellers.....	5,000 00	1,000 00	50,200 00
Western.....	791 05	1,393 49	10,495 51
Alliance Nationale.....	144,646 55	122,782 93	2,624,386 01
Artisans.....	6,000 00	1,698 11	744,937 25
C. M. B. A.....			94,500 00
Commercial Travellers.....			31,490 00
I. O. F.....	320,795 27	194,431 19	3,557,560 46
Royal Guardians.....		8,109 50	140,398 80
Woodmen.....	35,800 00	8,032 13	252,650 71
	10,154,108 53	5,829,627 67	111,378,692 33



STATEMENT showing the Movement of Securities of Canadian Life and Assessment Companies for the six months ended December 31, 1920—*Concl.*  
POLICY LOANS.

Company.	Balance, June 30, 1920	Made July 1 to Dec. 31	Repaid July 1 to Dec. 31.						Balance
			On Surrender of policy.	On Maturity by death.	On Maturity other than death.	Prior to termination.	Total repaid.		
								\$	
Canada...	9,470,329 90	1,350,895 93	103,343 90	60,334 38	106,448 86	704,616 97	974,744 11	9,846,481 72	
Capital...	38,727 49	23,469 03	506 07			1,292 26	1,798 33	60,398 19	
Commercial...	1,117 00	229 23				225 30	225 30	1,150 93	
Confederation...	3,177,260 78	458,072 67	44,910 58	37,978 67	48,021 82	187,973 77	318,884 84	3,316,448 61	
Continental...	338,510 57	54,820 49	22,758 27	891 86	8,206 57	13,829 27	45,685 97	347,645 09	
Crown...	417,908 24	85,851 42	18,249 65	3,420 20	10,816 00	19,439 85	51,925 70	451,833 96	
Dominion...	400,189 02	77,661 57	7,907 27	1,678 11	94,646 39	26,407 03	130,638 80	347,211 79	
Excelsior...	507,245 34	87,190 45	25,020 95	2,272 65	19,932 61	25,116 86	72,343 07	522,092 72	
Great West...	4,080,716 68	648,328 55	161,810 07	17,416 80	23,346 51	109,589 16	312,162 54	4,416,882 69	
Imperial...	2,119,006 06	416,389 24	47,420 76	7,916 18	39,167 16	76,558 34	171,062 44	2,364,332 86	
London...	757,292 58	176,057 53	30,817 52	2,662 09	15,602 35	40,464 52	89,546 48	843,803 63	
Manufacturers...	3,784,748 46	772,479 12	157,942 51	23,469 04	58,347 56	191,502 12	431,261 23	4,125,966 35	
Monarch...	164,674 40	55,024 21	6,161 65			13,950 16	20,111 81	199,586 80	
Mutual...	4,939,362 43	1,021,982 79	118,545 27	18,774 86	66,900 92	421,856 16	626,077 21	5,335,268 01	
National...	440,838 98	137,349 74	26,019 64	2,827 40	13,191 90	59,719 69	101,758 63	476,430 09	
North American...	2,253,728 54	283,208 98	28,603 06	8,515 45	46,975 70	107,244 03	191,338 24	2,345,599 28	
Northern...	365,530 89	75,751 04	26,158 62	570 56	5,982 62	41,391 19	74,102 99	367,178 94	
Saskatchewan...	18,012 74	20,738 13	1,101 09	58,45		12,137 48	13,297 02	25,453 85	
Sauvegarde...	136,229 21	22,765 29	7,401 65		4,068 77	13,236 70	24,707 12	134,287 38	
Security...	14,771 31	2,665 48	641 10				641 10	16,795 69	
Sovereign...	181,905 86	39,763 00	5,888 32	930 42		7,652 48	14,471 22	207,197 64	
Sun...	12,362,018 83	3,593,490 70	454,040 37	87,041 64	203,895 09	*1,774,323 82	2,519,300 92	13,436,208 61	
Travelers...	50,547 25	17,767 55	1,276 43	54 00		2,814 15	4,144 58	64,170 22	
Western...	19,245 72	7,615 90	866 20			3,002 60	3,868 80	22,992 82	
A.O.F.	31,078 00	4,275 00	99 00	1,207 00	1,526 00		2,832 00	32,521 00	
	46,071,026 28	9,433,843 04	1,297,489 95	278,019 76	767,076 83	3,854,343 91	6,196,930 45	49,307,938 87	

\* Including \$502,068.75 adjustments due to changes in rate of foreign exchange.



SESSIONAL PAPER No. 9

STATEMENTS made by the Canadian Trustees of Foreign Companies showing the Movement of Securities held by them in trust for the respective companies for the six months ended December 31, 1920.

BONDS AND DEBENTURES RECEIVED

Company.	Description of Securities.	Par Value.	Market Value.
		\$ cts.	\$ cts.
Standard Life.....	Asbestos Corp. of Canada, Ltd., 5 p.c., 1942.....	5,000 00	3,250 00
Travelers Insurance.....	Dom. of Canada War Loan, 5½ p.c.....	300,000 00	300,000 00

BONDS AND DEBENTURES RELEASED.

		\$ cts.	\$ cts.
London and Scottish.....	School Dist. Debs.....	566 66	566 66
	Municipal Securities.....	4,474 10	4,474 10
		5,040 76	5,040 76
Standard Life.....	Prov. of New Brunswick.....	3,000 00	3,000 00
	Municipal Securities.....	15,470 67	15,470 67
	School Dist. Debs.....	2,636 33	2,636 33
	St. John Railway.....	11,500 00	11,040 00
	Ogilvie Flour Mills Co.....	65,000 00	66,950 00
	National Breweries Co.....	50,000 00	46,500 00
	Ontario Power Co.....	25,000 00	23,250 00
	P. Burns & Co.....	50,000 00	50,000 00
	Electrical Development Co.....	25,000 00	23,000 00
	Price Bros.....	21,413 33	18,269 85
	Montréal Steel Works.....	25,000 00	24,750 00
	Toronto Ry. Co.....	12,653 35	12,653 35
	Montreal Gas Co.....	250,146 67	250,146 67
		556,820 35	547,666 87
Travelers Insurance.....	Municipal debs.....	7,749 08	7,599 08
	School District debs.....	362 86	362 86
		8,111 94	7,961 94

MORTGAGE LOANS.

Company.	Made.	Repaid.	Balance, Dec. 31, 1920.
	\$ cts.	\$ cts.	\$ cts.
London and Scottish.....	304,900 00	60,852 00	1,712,038 97
Metropolitan.....		62,000 00	4,174,500 00
New York.....		160,768 64	4,234,207 62
Phoenix Assurance.....	7,252 44	26,792 64	896,064 96
Standard.....		2,500 00	763,264 47
State.....	2,000 00	8,200 00	53,300 00
Travelers Insurance.....		369,457 91	681,865 41
	314,152 44	690,571 19	2,515,241 43







RATES OF DIVIDENDS TO POLICYHOLDERS  
DECLARED DURING THE YEAR OR AT LAST PREVIOUS ALLOTMENT BY  
LIFE INSURANCE COMPANIES



ATNA LIFE INSURANCE COMPANY (Canadian Business.)

Kind of Policy.	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1920											
	Year of Issue.											
	1917			1914			1911			1908		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
Endowment at \$5.....	25	21 75	3 38	26	22 23	3 57	29	23 81	4 05	23	20 88	3 73
	36	28 78	4 20	35	27 95	4 44	46	40 33	7 15	35	27 95	5 25
	43	36 15	4 92	45	38 86	6 02	55	59 09	9 89	45	38 86	7 73
	54	56 37	7 13	50	47 20	7 10	55	59 09	9 89	53	53 83	10 31
Endowment at \$5 by 20 premiums..	25	31 53	3 95	25	31 53	4 45	25	31 53	5 06	25	31 53	5 79
	35	37 33	4 59	35	37 33	5 27	35	37 33	6 07	35	37 33	6 99
	44	45 67	5 45	44	45 67	6 52	45	46 87	7 91	44	45 67	8 83
	48	50 91	6 02	57	69 40	9 79	57	69 40	9 79	54	61 84	11 55
Endowment at \$5 by 15 premiums	29	40 04	4 52	20	34 94	4 68	36	45 37	7 21	32	42 16	7 85
							46	56 27	9 16	45	54 95	10 50
Endowment at \$5 by 10 premiums.				24	50 64	6 50	49	80 09	12 42			
20 Year Endowment.....	25	49 25	5 02	25	49 25	6 20	25	49 25	7 58	25	49 25	9 20
	35	50 49	5 34	35	50 49	6 51	34	50 29	7 83	35	50 49	9 45
	45	54 52	5 90	45	54 52	7 30	44	53 89	8 73	45	54 52	10 39
	54	64 82	7 37	54	60 24	8 20	55	66 65	10 66	47	56 01	10 72
15 Year Endowment.....	25	66 73	6 11	25	66 73	7 91	24	66 66	10 06	25	66 73	12 57
	35	67 80	6 42	35	67 80	8 23	36	67 96	10 35	34	67 64	12 71
	45	70 60	6 81	47	71 65	8 94	44	70 15	10 86	45	70 60	13 21
	55	79 66	8 14	55	79 66	10 10	54	78 17	11 93	54	78 17	14 03
10 Year Endowment.....	20	103 28	8 54				23	103 38	15 45			
	36	104 48	8 92	39	104 93	12 12	31	103 92	15 51			
	45	106 53	9 24									
	56	115 31	10 70	52	110 73	13 02	56	115 31	16 78			

Quinquennial dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1920.  
 (a) Cash dividends declared in 1920.  
 (b) Total cash dividends declared (including (a)).

Five Year Dividend Periods.

Third Period.

Age at Issue	Prem.	(a) 1920 Div'd.	(b) Total Div'd.
	\$ cts.	\$ cts.	\$ cts.
31	25 02	29 52	29 52
45	33 70	47 58	47 58
54	55 70	64 18	64 18
24	29 96	34 28	34 28
35	36 96	43 11	43 11
42	43 38	51 45	51 45
20	33 31	37 51	37 51
42	Pd up	39 72	39 72
30	48 97	56 70	56 70
35	49 89	57 86	57 86
37	50 39	58 51	58 51
25	66 02	75 98	75 98
34	67 01	76 97	76 97
46	70 67	80 03	80 03
54	77 02	82 71	82 71



[illegible]



THE CANADA LIFE ASSURANCE COMPANY.

Kind of Policy	Annual Dividends.— Cash Dividend per \$1,000 of Insurance declared during the year 1920.		Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.									
	Year of Issue.					Dividend Period						
	1917					10 Years.					15 Years.	
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value
All Life	25	\$ cts. 21 25	\$ cts. 3 92	25	\$ cts. 21 45	\$ cts. 4 64	\$ cts. ...	\$ cts. ...	24	\$ cts. 20 95	\$ cts. 97 47	\$ cts. 259 47
	35	27 90	4 81	35	28 10	5 70	...	...	35	28 10	122 63	360 63
	45	38 90	6 39	45	39 55	7 94	...	...	45	39 55	160 03	494 03
	55	57 95	9 49	55	60 05	12 61	...	...	55	60 05	247 85	683 85
20 Pay Life	25	30 55	4 45	25	31 65	6 31	...	...	26	32 25	140 54	497 54
	35	37 25	5 36	35	38 15	7 23	...	...	35	38 15	158 30	585 30
	45	47 20	6 87	45	48 20	9 08	...	...	44	46 95	185 36	687 36
	55	63 60	9 79	54	62 85	12 17	...	...	52	58 90	229 86	789 86
15 Pay Life	25	36 70	4 91	25	38 20	7 38	...	...	27	39 60	168 89	654 89
	35	44 40	5 87	35	45 85	8 50	...	...	35	45 85	189 37	755 37
	45	55 40	7 49	46	58 45	10 87	...	...	45	57 05	228 26	908 26
	50	62 75	8 74	...	...	...	...	...	55	74 05	296 16	1,088 16
10 Pay Life	32	55 90	6 54	28	51 20	9 84	...	...	26	52 35	171 93	649 93
	47	76 25	9 34	44	73 65	12 95	...	627 74	34	60 20	192 01	747 01
	51	83 55	10 55	60	107 45	20 16	...	934 21	44	73 65	227 20	896 20
20 Year Endowment	25	48 90	6 06	25	49 95	8 63	...	...	54	92 10	281 91	1,062 91
	35	50 95	6 54	36	52 35	9 20	...	...	25	49 95	195 27	871 27
	45	55 80	7 60	44	56 00	9 97	...	...	35	52 05	205 61	879 61
	55	67 45	10 05	52	63 70	11 67	...	...	44	56 70	221 23	891 23
15 Year Endowment	24	66 80	7 62	27	68 60	11 40	...	...	53	65 15	255 00	915 00
	34	68 35	8 08	35	70 05	11 84	...	...	25	68 30	258 89	...
	44	71 95	9 02	45	73 65	12 56	...	...	35	70 05	269 49	...
	54	80 60	11 14	53	80 25	14 14	...	...	45	73 65	284 86	...
10 Year Endowment	24	103 70	10 83	26	105 95	16 72	...	...	55	82 85	328 25	...
	33	104 75	11 24	...	...	...	...	...	25	...	...	...
	46	108 75	12 49	...	...	...	...	...	38	...	...	...
	54	114 65	14 23	56	118 15	20 07	...	...	41	...	...	...
							105 85	172 11	25	...	...	...
							107 85	178 94	38	...	...	...
							108 55	180 31	41	...	...	...
							113 90	183 99	54	...	...	...



THE CANADA LIFE ASSURANCE COMPANY—Concluded.

(Quinquennial dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1920. (a) Cash dividends declared in 1920. (b) Total cash dividends declared (including (a)).															
Kind of Policy.	Five year dividend periods.														
	First Period.				Second Period.				Third Period.				Fourth Period.		
	Age at Issue.	Prem.	(a) 1920 Div'd.	Age at Issue.	Prem.	(a) 1920 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) 1920 Div'd.	(b) Total Div'd.	Age at Issue.	Prem.	(a) 1920 Div'd.	(b) Total Div'd.
All Life.....	25	\$ 21 25	\$ 22 75	24	\$ 20 75	\$ 28 07	\$ 50 58	28	\$ 23 00	\$ 35 91	\$ 84 63	25	\$ 21 30	\$ 39 22	\$ 109 37
	35	27 90	27 77	35	27 95	35 54	63 52	34	27 10	41 39	96 70	35	27 95	49 62	137 67
	45	38 90	36 94	45	38 85	47 03	83 76	45	38 85	56 04	129 05	43	36 10	61 15	170 51
	54	55 50	52 27	55	58 10	69 80	125 34	55	58 10	81 13	182 61	55	58 10	92 08	252 71
20 Pay Life.....	25	30 55	25 53	25	30 00	32 54	55 58	24	29 45	41 53	90 27	26	30 60	54 86	141 28
	35	37 25	30 74	35	36 95	40 91	70 28	35	36 95	52 73	114 72	35	36 95	66 40	170 83
	45	47 20	39 49	44	45 70	50 79	87 92	42	43 40	61 27	133 73	46	48 30	84 17	218 96
	51	55 90	48 17	55	65 05	80 40	143 35	54	61 50	85 98	187 54	50	54 10	92 90	242 53
15 Pay Life.....	28	38 75	29 53	23	34 45	34 53	57 53	26	38 90	61 93	138 22	35	Pd.-up.	43 66	183 03
	33	42 65	32 17	30	39 55	40 73	68 21	38	46 75	65 23	136 52	41	"	48 43	183 03
	45	55 40	43 08	45	55 00	58 83	100 08	45	55 00	77 43	162 27	35	Pd.-up.	43 66	183 03
	57	76 60	65 91	53	68 00	75 96	131 52	55	61 50	85 98	187 54	50	54 10	92 90	242 53
10 Pay Life.....	23	47 55	32 23	25	47 60	43 13	69 11	21	Pd.-up.	30 83	80 40	21	"	33 78	115 64
	32	55 90	37 36	34	57 00	54 45	88 41	38	"	42 14	124 59	35	"	43 66	149 74
	.	.....	.....	45	72 35	73 14	120 82	45	"	55 42	188 30	50	"	55 42	198 58
	.	.....	.....	53	87 55	94 14	158 58	55	"	55 42	188 30	50	"	55 42	198 58
20 Year Endowment.....	25	48 90	34 66	24	48 35	49 75	82 43	27	48 85	69 11	144 37	25	48 50	90 70	222 06
	35	50 95	37 43	35	50 55	52 79	88 40	39	53 40	80 16	173 29	34	50 30	93 50	229 57
	45	55 80	43 65	45	55 05	57 64	97 87	48	57 50	78 72	166 97	43	53 75	96 90	240 68
	55	67 45	57 90	54	66 75	79 00	139 16	.....	.....	.....	.....	.....	.....	.....	.....
15 Year Endowment.....	23	66 70	43 38	27	68 60	76 04	126 79	21	67 95	102 25	212 87	21	48 50	90 70	222 06
	36	68 85	46 98	35	70 05	78 41	131 50	35	70 05	106 10	220 62	34	50 30	93 50	229 57
	45	72 50	52 27	45	73 65	82 92	140 44	48	57 50	78 72	166 97	43	53 75	96 90	240 68
	52	78 20	60 56	54	81 50	93 59	161 41	.....	.....	.....	.....	.....	.....	.....	.....
10 Year Endowment.....	23	103 60	61 50	25	105 85	112 10	183 41	21	67 95	102 25	212 87	21	48 50	90 70	222 06
	38	105 80	65 99	34	107 15	115 20	189 36	35	70 05	106 10	220 62	34	50 30	93 50	229 57
	45	108 25	70 43	45	110 05	119 80	198 32	48	57 50	78 72	166 97	43	53 75	96 90	240 68
	58	119 60	90 03	54	115 90	129 25	216 67	.....	.....	.....	.....	.....	.....	.....	.....



COMMERCIAL UNION ASSURANCE COMPANY, LIMITED (Canadian Business).

Kind of Policy.	Quinquennial Dividends per \$1,000 of Insurance declared at last previous allotment (1912).											
	First Period.			Second Period.			Third Period.			Fourth Period.		
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
All Life.....		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
				26	21 78	*29 90				30	24 06	*32 35
				48	39 59	*54 25				36	27 87	*37 55
20 Pay Life.....	53½	49 63	66 95	52	46 40	*62 50	47	38 30	51 55	41	32 12	62 05
	26	31 96	29 40				50	42 67	57 55			
	30	31 48	32 45									
15 Year Endowment.....				18	66 80	*89 75						
20 Year Endowment.....				29	50 46	*69 05						
	34½	51 51	69 55	33	51 19	*70 30						

\*In these cases the cash dividend would have been higher had not the whole or part of the previous bonuses declared been surrendered for cash.



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11 GEORGE V, A. 1921

## THE CROWN LIFE INSURANCE COMPANY.

Kind of Policy.	Quinquennial Dividends —Per \$1,000 of Insurance on policies completing a Quinquennial Divi- dend period during 1920.				Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.							
	Five Year Dividend Periods.				Dividend Period.							
	First Period.				10 Years.				15 Years.			
	Age at Issue.	Prem. \$ cts.	(a) 1920 Div'd. \$ cts.		Age at Issue.	Prem. \$ cts.	(a) Div'd. \$ cts.	(b) Cash Value. \$ cts.	Age at Issue.	Div'd. \$ cts.	(c) Prem. \$ cts.	(b) Cash Value. \$ cts.
All Life.....	26	21 85	15 00						36	27 85	60 59	203 59
	36	28 80	17 98									
	47	41 85	23 92						43	35 50	75 10	367 10
	55	58 10	31 75									
20 Pay Life.....	25	30 00	14 75		27	30 75	28 25	209 25				
	35	36 95	18 35									
	45	46 95	23 60									
	51	55 75	28 45									
15 Pay Life.....									26	34 65	75 10	506 10
	48	59 35	34 55						37	44 10	94 20	636 20
	56	71 40	45 10						44	52 20	111 00	733 00
10 Pay Life.....	38	61 95	36 00		37	60 20	69 15	509 15				
					45	71 85	89 75	607 75				
20 Year Endowment.....	24	48 35	23 05									
	35	50 55	24 10									
	45	55 05	26 20									
	50	59 50	28 40									
15 Year Endowment.....	20	66 20	37 75		20	65 70	73 35	670 35	27	64 95	117 20	
	42	70 40	40 25						37	66 85	120 40	
	58	85 75	49 12						46	70 50	126 39	
10 Year Endowment.....					22	103 25	145 00					



THE DOMINION LIFE ASSURANCE COMPANY.

Kind of Policy	Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Dividend period during 1920. (a) Cash dividends declared in 1920. (b) Total cash dividends declared (including (a)).										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.									
	Five Year Dividend Periods.					Second Period					Dividend Period.									
	First Period		Second Period			10 years		15 years		20 years										
	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	
All Life.....	25	21 30	15 66	29	23 60	34 95	42 95								25	21 30	245 36	475 35		
	35	27 95	19 62												35	25 80	244 36	559 57		
	45	38 85	26 84												43	36 10	394 72	792 59		
	55	58 10	43 05																	
20 Pay Life.....	25	30 00	21 06	25	30 00	37 06	56 46								26	30 60	319 00	797 89		
	35	36 95	25 40												35	36 95	378 94	954 60		
	44	45 70	30 82	41	42 35	57 78	72 78								44	45 70	469 14	1,148 88		
	55	63 65	45 63																	
15 Pay Life.....	23	34 45	24 19																	
10 Pay Life.....															27		353 25	842 25		
															36		332 85	919 97		
20 Year Endowment.....	25	48 50	32 60	26	48 65	70 81	93 31								28	49 00	361 92			
	35	50 55	33 77												36	50 85	457 11			
	45	55 05	36 81												48	57 50	565 55			
	52	61 85	41 62																	
15 Year Endowment.....	25	66 60	43 81												26	66 25	321 60			
	37	68 80	44 99												34	68 35	334 60			
	47	73 10	47 75																	
	51	79 55	53 29																	
10 Year Endowment.....															27	104 20	182 45			



THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES (Canadian Business).  
ANNUAL DIVIDENDS.—Cash Dividend per \$1,000 of Insurance declared during the year 1920.

Kind of Policy	Age at Issue	Year of Issue							
		1917		1914		1911		1908	
		1917		1914		1911		1908	
		Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All life.....	25	21 49	2 72	21 49	3 41	21 49	4 13	21 49	4 88
	35	28 11	3 60	28 11	4 56	28 11	5 57	28 11	6 63
	45	39 55	5 11	39 55	6 50	39 55	7 94	39 55	9 41
	55	60 72	7 80	60 72	9 84	60 72	11 87	60 72	13 89
20 Pay Life .....	25	31 83	3 71	31 83	4 89	31 83	6 15	31 83	7 50
	35	38 34	4 58	38 34	6 03	38 34	7 58	38 34	9 23
	45	48 52	5 96	48 52	7 79	48 52	9 71	48 52	11 73
	55	66 69	8 37	66 69	10 71	66 69	13 09	66 69	15 54
15 Pay Life .....	25	38 35	4 33	38 35	5 82	38 35	7 41	38 35	9 14
	35	45 91	5 30	45 91	7 11	45 91	9 05	45 91	11 15
	45	57 16	6 79	57 16	9 03	57 16	11 42	57 16	13 97
	55	75 66	9 23	75 66	12 01	75 66	14 92	75 66	18 02
10 Pay Life .....	25	51 67	5 61	51 67	7 72	51 67	10 02	Pd.-up	5 56
	35	61 53	6 79	61 53	9 34	61 53	12 11	"	6 69
	45	75 57	8 55	75 57	11 68	75 57	15 06	"	8 08
	55	96 66	11 25	96 66	15 08	96 66	19 23	"	9 55
20 Year Endowment.....	25	49 33	4 35	49 33	6 40	49 33	8 62	50 53	12 22
	35	51 91	5 39	51 91	7 50	51 91	9 79	52 47	12 81
	45	57 34	6 82	57 34	9 07	57 34	11 46	57 32	14 01
	55	70 81	9 03	70 81	11 56	70 81	14 17	70 51	16 60
15 Year Endowment.....	25	66 87	5 35	66 87	8 29	66 87	11 46	68 82	16 83
	35	69 52	6 71	69 52	9 68	69 52	12 91	70 50	17 40
	45	74 48	8 48	74 48	11 55	74 48	14 87	74 44	18 45
	55	85 98	10 88	85 98	14 14	85 98	17 62	85 21	20 67
10 Year Endowment.....	25	102 73	7 48	102 73	12 15	102 73	17 26	.....	.....
	35	105 87	9 46	105 87	14 19	105 87	19 37	.....	.....
	45	111 03	12 02	111 03	16 85	111 03	22 14	.....	.....
	55	121 48	15 21	121 48	20 20	121 48	25 72	.....	.....







THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES  
(Canadian Branch) - *Concluded.*

Annual Dividends, 1920 - Income Bonds, \$10 monthly following age stated									
Age at Issue	Income at 55			Income at 60			Income at 65		
	2nd Year	5th Year	6th Year	2nd Year	4th Year	5th Year	2nd Year	4th Year	5th Year
1.....	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
20.....	67	72							
22.....								62	
28.....		3 41							
30.....			4 71						
33.....				90					
36.....								1 34	
38.....								1 52	
40.....					3 48	4 54			
41.....					3 80				
43.....		12 41							
51.....							2 05		
53.....									7 97
48.....							1 55		
29.....	1 25								



THE EXCELSIOR LIFE INSURANCE COMPANY.

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1920.—(a) Cash dividends declared in 1920. (b) Total cash dividends declared (including (a) ).											
Five Year Dividend Periods.											
Kind of Policy	First Period				Second Period				Third Period		
	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All Life.....	27	22 40	15 00	.....	.....	.....	.....	25	21 30	23 28	51 34
	35	27 95	18 27	.....	.....	.....	.....	.....	.....	.....	.....
	45	38 85	25 07	45	38 85	30 52	57 02	44	37 45	37 86	95 92
	55	58 10	32 75	55	58 10	44 58	82 66	.....	.....	.....	.....
20 Pay Life .....	26	30 60	19 47	.....	.....	.....	.....	39	40 40	43 85	95 53
	33	35 60	22 48	.....	.....	.....	.....	.....	.....	.....	.....
	45	46 95	30 35	.....	.....	.....	.....	.....	.....	.....	.....
20 Year Endowment.....	47	56 60	33 66	.....	.....	.....	.....	.....	.....	.....	.....

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1920.—(a) Cash dividends declared in 1920. (b) Total cash dividends declared (including (a) ).



THE EXCELSIOR LIFE INSURANCE COMPANY—Concluded.

Kind of Policy	Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920. (b) Total cash value of policy if surrendered, including dividend.									
	10 Years					15 Years				
	Dividend Period					Dividend Period				
	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.
All Life .....	38	30 60	53 07	212 11	37	29 70	101 96	343 07	24	20 10
	43	36 10	61 62	250 11	47	41 85	141 60	470 01	35	27 45
									50	46 90
20 Pay Life.....									25	30 00
									35	36 60
									43	44 15
15 Pay Life.....					27	37 20	116 00	555 71		
					35	43 80	137 76	657 99		
					52	66 05	230 82	944 36		
10 Pay Life.....	24	46 70	60 85	433 85						
20 Year Endowment.....									23	47 80
									37	49 05
15 Year Endowment.....					25	66 60	191 94			
					36	68 55	205 83			
					43	70 85	222 38			
					51	76 20	255 65			
10 Year Endowment.....	42	106 90	142 66							



THE GREAT-WEST LIFE ASSURANCE COMPANY.

		Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1920.											
		Year of Issue.											
Kind of Policy.	Age at Issue	1917			1914			1911			1908		
		Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	
All Life.	26	21 30	4 30	25	20 80	5 50	21	20 20	6 50	29	23 10	9 25	
	35	27 40	5 40	35	27 40	7 20	35	27 40	8 90				
	45	38 30	6 45	45	38 30	8 70	46	39 80	11 25	47	41 30	12 00	
	54	56 50	9 00	55	59 30	13 25	50	46 70	13 00				
20 Pay Life.	25	28 50	4 35	25	28 50	5 75	25	28 50	7 05	22	26 90	10 15	
	35	35 40	5 80	36	36 20	7 80	35	35 40	9 50	36	36 20	12 40	
	46	46 80	6 90	44	44 20	8 95	39	38 90	10 15	41	44 20	13 35	
15 Pay Life.				54	60 00	11 70	56	67 00	17 00				
	29	37 20	5 80	29	37 20	7 70	24	33 60	7 90	42	49 60	16 10	
10 Pay Life.	33	40 50	6 45				35	42 30	11 00	49	59 40	17 70	
	52	64 50	8 90	53	66 50	12 45							
20 Year Endowment.	30	51 10	7 65										
	26	47 50	6 35	26	47 50	8 40	26	47 50	10 30				
	36	49 80	7 30	36	49 80	9 70	35	49 50	11 90				
	43	52 70	7 50	45	54 10	10 25				40	51 20	16 75	
15 Year Endowment.				49	57 40	10 45							
				27	65 10	10 85							
	36	66 80	8 95	33	66 20	11 80							
10 Year Endowment.	43	69 10	9 10	42	68 70	12 10							
	42	103 40	12 10	31	101 00	14 80							







## SESSIONAL PAPER No. 9

THE GREAT-WEST LIFE ASSURANCE COMPANY—Concluded.

[illegible]



THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA (Canadian Business).

Kind of Policy	Annual Dividends, Cash Dividend per \$1,000 of Insurance declared during the year 1920.									
	Year of Issue									
	1917			1914			1911			
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	
All Life.....	24	\$ cts. 19 67	\$ cts. 1 71		\$ cts. 21 69	\$ cts. 2 22		\$ cts. 35 49	\$ cts. 4 32	
20 Pay Life..	42	33 18	3 00	28						
10 Year Endowment	51	109 66	8 41	26	30 63	3 05	34			







THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA—Concluded.

Deferred dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.		Dividend Period.									
		10 Years.				15 Years.				20 Years.	
Kind of Policy.	Age at Issue.	10 Years.		(b) Cash Value.	Age at Issue.	15 Years.		(b) Cash Value.	Age at Issue.	20 Years.	
		Prem.	(a) Div'd.			Prem.	(a) Div'd.			Prem.	(a) Div'd.
		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.....	.....	.....	.....	.....	30	24 25	86 38	291 38	25	21 30	134 19
	.....	.....	.....	.....	35	27 95	99 78	338 78	35	27 95	175 82
	.....	.....	.....	.....	45	38 85	136 80	459 80	47	41 85	253 93
	.....	.....	.....	.....	57	63 55	203 31	638 31	50	47 05	279 11
20 Pay Life.....	24	29 45	47 92	237 92	24	29 45	98 39	447 39	25	30 00	178 62
	35	36 95	60 43	300 43	50	54 10	178 17	711 17	35	36 95	221 38
15 Pay Life.....	.....	.....	.....	.....	.....	.....	.....	.....	45	46 95	277 78
	.....	.....	.....	.....	.....	.....	.....	.....	53	59 45	335 89
	.....	.....	.....	.....	26	36 45	118 26	597 26	28	38 00	202 93
	.....	.....	.....	.....	31	40 35	130 84	656 84	35	43 80	233 65
10 Pay Life.....	.....	.....	.....	.....	45	55 00	178 38	851 38	43	52 35	278 05
	26	48 55	72 44	460 44	24	46 70	122 60	584 60	26	48 55	207 22
20 Year Endowment.....	47	75 85	113 13	712 13	37	60 70	159 09	746 09	43	69 10	296 29
	.....	.....	.....	.....	41	70 70	184 91	846 91	43	.....	1 001 29
10 Year Endowment.....	.....	.....	.....	.....	24	48 35	141 89	819 89	25	48 50	261 50
	37	105 75	131 88	.....	39	51 85	156 88	828 88	35	50 55	274 75
.....	43	107 25	138 06	.....	47	56 60	173 06	837 06	45	55 05	300 91



LONDON AND SCOTTISH ASSURANCE CORPORATION, LIMITED (Canadian Business).

Kind of Policy.	Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.									
	15 Years.					20 Years.				
	Dividend Period.					Dividend Period.				
	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	Prem.
All Life.....		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.
					25	19 27	16 25	215 70		215 70
					30	30 60	26 96	353 70		353 70
					47	42 05	34 11	447 62		447 62
20 Pay Life.....					26	27 17	33 02	433 30		433 30
					31	30 70	37 47	491 62		491 62
					45	42 10	51 35	713 18		713 18
15 Pay Life.....	27	36 75	17 88	415 40						
20 Year Endowment.....					27	46 50	112 50			
					35	48 57	112 50			
					42	51 21	112 50			
					50	57 94	112 50			
15 Year Endowment.....	25	65 85	75 00							
	38	68 30	75 00							
	41	69 25	75 00							
	52	76 50	75 00							

NOTE.—(On account of the high mortality and other conditions brought about by the War no bonuses were distributed at the close of the quinquennium ending 31st December, 1917. Bonuses are however being paid under policies now maturing for each year in force since 1917. Interim



THE LONDON LIFE INSURANCE COMPANY.

Kind of Policy	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1920.				Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1920. (a) Cash dividends declared in 1920. (b) Total cash dividends declared (including (a) ).															
	Year of Issue				First Period				Second Period				Third Period				Fourth Period			
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	(a) 1920 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1920 Div'd.	(b) Total Div'd.	Age at Issue	Prem.	(a) 1920 Div'd.	(b) Total Div'd.		
All Life.....	25	21 30	5 00	25	21 30	6 11	24	20 80	28 45	35 68	55 78	30	24 25	54 44	100 94	35	27 90	77 58	167 74	
	35	27 90	6 21	34	27 10	7 48	34	27 10	35 60	62 70	97 45	44	37 40	80 58	147 68	42	31 90	95 98	205 58	
	45	38 75	8 15	45	38 75	9 77	46	40 20	49 82	108 46	175 41	59	55 55	115 11	213 36					
	55	58 05	11 44																	
20 Pay Life ..	25	30 00	5 77	24	29 45	6 97	24	29 45	31 19	45 77	68 37	25	30 00	63 40	115 65	24	29 45	80 52	173 80	
	35	36 95	7 07	32	34 65	8 15	31	33 90	36 10	54 99	82 30	38	39 50	81 88	148 18	37	38 60	102 96	221 78	
	43	44 50	8 46	42	43 40	10 09														
	54	61 50	11 53																	
15 Pay Life ..	31	40 35	7 11	58	79 35	15 05														
10 Pay Life...	22	45 10	7 14																	
	62	111 95	17 73				54	89 80	112 93	170 48		33	Pd.-up	58 61	141 21					
20 Year Endow- ment.....	26	48 65	7 37				25	48 50	39 29	64 80	90 80	25	48 50	94 15	161 90	25	48 50	125 65	262 63	
	35	50 55	8 05				34	50 30	44 46	69 28	99 48	36	50 85	98 54	170 59	38	51 50	129 33	273 71	
	45	55 10	9 38				49	58 40	60 85											
15 Year Endow- ment.....							28	67 05	49 18	87 62	120 32	26	66 75	124 59	220 48					
	36	68 55	10 17				32	67 75	51 45											
	48	73 75	11 71																	
55	80 90	13 43																		
10 Year Endow- ment.....	55	114 95	16 04																	











## GENERAL SECTION

Kind of Policy.	Annual Dividends.— Cash Dividend per \$1,000 of Insurance declared during the year 1920.															Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.														
	Year of Issue.															Dividend Period.														
	1917															10 Years					15 Years					20 Years				
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	(b) Cash Value	Age at Issue	Prem.	Div'd	(a) Div'd	Prem.	Div'd	(b) Cash Value	Age at Issue	Prem.	Div'd	(a) Div'd	Prem.	Div'd	(b) Cash Value									
All Life.....	25	\$ 21 30	\$ 2 92	37	29 70	223 00	21	27 95	89 00	419 00	25	30 00	163 00	632 00	25	21 30	116 00	346 00	25	21 30	116 00	346 00								
	34	27 10	3 65	41	33 70	405 00	21	27 95	89 00	419 00	35	36 95	209 00	785 00	31	27 10	155 00	461 00	31	27 10	155 00	461 00								
	46	40 30	5 24	51	48 95	543 00	21	27 95	89 00	419 00	45	46 95	286 00	977 00	45	38 85	235 00	653 00	45	38 85	235 00	653 00								
	53	53 20	6 31	51	48 95	543 00	21	27 95	89 00	419 00	53	59 45	424 00	1,204 00	51	48 95	235 00	653 00	51	48 95	235 00	653 00								
20 Pay Life..	24	29 45	3 57	26	36 45	594 00	26	36 45	115 00	594 00	26	36 45	115 00	594 00	26	36 45	115 00	594 00	26	36 45	115 00	594 00								
	34	36 15	4 44	45	55 00	855 00	45	55 00	182 00	855 00	45	55 00	182 00	855 00	45	55 00	182 00	855 00	45	55 00	182 00	855 00								
	40	41 35	5 12	42	67 55	1,070 00	42	67 55	167 00	1,070 00	42	67 55	167 00	1,070 00	42	67 55	167 00	1,070 00	42	67 55	167 00	1,070 00								
	40	41 35	5 12	42	67 55	1,070 00	42	67 55	167 00	1,070 00	42	67 55	167 00	1,070 00	42	67 55	167 00	1,070 00	42	67 55	167 00	1,070 00								
15 Pay Life...	34	57 00	6 32	25	48 50	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00								
	37	51 15	5 79	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
20 Year Endowment.	37	51 15	5 79	25	48 50	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
15 Year Endowment.	37	51 15	5 79	25	48 50	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00	25	48 50	141 00	141 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
	43	53 75	6 26	46	55 80	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00	46	55 80	183 00	183 00								
10 Year Endowment.	35	105 40	142 00	35	105 40	142 00	35	105 40	142 00	142 00	35	105 40	142 00	142 00	35	105 40	142 00	142 00	35	105 40	142 00	142 00								
	48	109 55	157 00	48	109 55	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00								
	48	109 55	157 00	48	109 55	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00								
	48	109 55	157 00	48	109 55	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00	48	109 55	157 00	157 00								







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METROPOLITAN LIFE INSURANCE COMPANY (Canadian Business)

Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared (paid) during the year 1920											
Year of Issue.											
*1917.			*1914.			*1911.			†1905.		
Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
25	16 23	0 98	25	15 25	1 44	25	15 25	1 65	25	26 70	8 10
35	21 40	1 29	35	20 11	1 78	35	20 11	2 10	35	34 40	8 68
45	30 48	1 85	45	28 63	2 28	45	28 63	2 75	45	47 42	10 06
55	47 44	2 87	55	44 57	3 23	55	44 57	3 87	55	70 48	16 58
...	...	...	...	...	...	...	...	...	25	35 00	10 66
...	...	...	...	...	...	...	...	...	35	41 76	11 00
...	...	...	...	...	...	...	...	...	45	52 50	12 42
...	...	...	...	...	...	...	...	...	55	71 58	16 18
...	...	...	...	...	...	...	...	...	25	41 78	13 10
...	...	...	...	...	...	...	...	...	35	49 32	13 28
...	...	...	...	...	...	...	...	...	45	60 66	13 88
...	...	...	...	...	...	...	...	...	55	79 28	16 06
...	...	...	...	...	...	...	...	...	25	P'd.-up.	2 98
...	...	...	...	...	...	...	...	...	35	"	3 68
...	...	...	...	...	...	...	...	...	45	"	4 56
...	...	...	...	...	...	...	...	...	55	"	5 46
...	...	...	...	...	...	...	...	...	25	47 96	10 38
...	...	...	...	...	...	...	...	...	35	50 78	11 22
...	...	...	...	...	...	...	...	...	45	57 14	12 24
...	...	...	...	...	...	...	...	...	55	72 26	14 10
...	...	...	...	...	...	...	...	...	25	64 46	12 88
...	...	...	...	...	...	...	...	...	35	66 74	13 64
...	...	...	...	...	...	...	...	...	45	71 82	14 54
...	...	...	...	...	...	...	...	...	55	84 04	15 90

\*Ordinary.  
†Intermediate.







THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA—Concluded.

Quinquennial Dividends. --Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1920.																
(a) Cash Dividends declared in 1920.																
(b) Total cash dividends declared (including (a) ).																
Five Year Dividend Periods																
Kind of Policy	First Period			Second Period			Third Period			Fourth Period			Fifth Period			
	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd
All Life.....	23	\$ 20 00	\$ 22 83	25	\$ 21 00	\$ 29 37	23	\$ 20 00	\$ 34 31	25	\$ 21 00	\$ 39 64	25	\$ 18 40	\$ 41 45	\$ 137 74
	34	27 00	29 15	35	27 80	38 65	35	27 80	48 74	35	27 80	54 35	35	21 84	58 90	186 37
	43	36 10	38 34	45	38 80	54 81	45	38 80	69 82	45	38 80	78 54	45	36 04	87 77	273 82
				51	55 35	81 04	56	60 45	111 89	56	60 45	124 83	54	53 68	129 37	420 82
20 Pay Life.....	25	29 80	26 04	25	29 80	36 33	24	29 25	47 39	25	25 60	45 43	23	Pd.-up	44 30	151 01
	36	37 40	32 96	35	36 60	45 27	35	36 60	60 24	35	36 00	65 55	34	"	57 18	196 77
	45	46 45	42 81	45	46 45	59 69	47	49 10	82 77	46	44 20	79 67	43	"	70 52	251 50
	48	50 50	47 87	55	62 85	86 78	52	56 90	97 14	50	50 60	90 56				
15 Pay Life...				29	38 35	44 37	27	36 85	58 58							
				34	42 45	49 41	37	45 25	72 30							
				43	51 75	61 75	40	48 30	77 21							
							50	61 75	98 30							
10 Pay Life...				24	46 20	49 16	24	Pd.-up	50 56	25	Pd.-up	41 47	29	"	50 84	183 02
				29	50 95	54 52	37	"	61 84	31	"	47 41	31	"	53 27	191 17
				44	69 80	76 28	46	"	77 73	41	"	59 95				
				53	86 40	96 82	56		94 15							
20 Year Endowment	21	47 75	34 47	25	48 15	53 74	23	47 90	71 91	25	47 40	81 40				
	31	49 25	37 10	35	50 20	57 71	35	50 20	79 24	35	46 50	77 91				
	48	57 00	50 03	45	54 60	66 11	46	55 35	88 84	46	52 00	84 29				
	50	58 95	53 25	55	65 85	87 55	51	60 05	97 70							
15 Year Endowment	30	66 80	45 12	26	66 15	70 54										
	34	67 50	46 45	36	67 95	73 90	33	67 30	103 11							
				49	73 80	84 70	48	73 10	109 29							
				57	83 15	102 07	49	73 80	110 04							



THE MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED (Canadian Business).

Annual Dividends.—Cash Dividend per \$1,000 of Insurance during the year 1920.									
Year of Issue									
Kind of Policy									
1917			1914			1905			
Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	
All Life .....	27	22 05	4 02	25	20 90	6 16	20	23 30	11 10
	35	27 80	4 82	35	27 80	7 76			
	45	39 10	6 10	48	43 75	10 47			
	53	53 45	7 29	56	60 65	12 38			
20 Pay Life .....	25	30 00	3 85	25	30 00	6 16			
	35	37 05	4 82	35	37 05	7 76			
	..			46	48 75	10 00			
20 Year Endowment .....	23	49 70	6 19	22	49 60	6 85			
	35	51 55	6 19	35	51 55	6 85			
	40	53 15	8 16	42	54 05	10 27			
	46	56 35	8 16						
15 Year Endowment .....				39	69 80	8 15			
10 Year Endowment .....				55	112 20	14 70			



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THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK (Canadian Business)

		Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year. 1920											
Kind of Policy	Age at Issue	Year of Issue											
		1917		1914		1911		1908		1905			
		Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd	Prem.	Div'd
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Life.....	25	21 49	3 52	21 49	3 86	21 49	4 23	21 49	4 64	21 34	5 04	21 34	5 04
	35	28 11	4 64	28 11	5 15	28 11	5 69	28 11	6 28	27 88	6 65	27 88	6 65
	45	39 55	6 56	39 55	7 31	39 55	8 10	39 55	8 91	39 36	9 29	39 36	9 29
	55	60 72	10 05	60 72	11 10	60 72	12 15	60 72	13 18	60 82	13 73	60 82	13 73
20 Pay Life ....	25	31 83	4 71	31 83	5 42	31 83	6 21	31 83	7 08	30 25	7 06	30 25	7 06
	35	38 34	5 82	38 34	6 69	38 34	7 66	38 34	8 72	36 87	8 71	36 87	8 71
	45	48 52	7 60	48 52	8 68	48 52	9 84	48 52	11 09	47 42	11 18	47 42	11 18
	55	66 69	10 73	66 69	12 01	66 69	13 34	66 69	14 72	66 30	15 14	66 30	15 14
15 Pay Life. ....	25	38 35	5 46	38 35	6 40	38 35	7 45	38 35	8 62	35 99	8 37	35 99	8 37
	35	45 91	6 69	45 91	7 48	45 91	9 11	45 91	10 52	43 65	10 27	43 65	10 27
	45	57 16	8 59	57 16	9 98	57 16	11 51	57 16	13 19	55 33	13 05	55 33	13 05
	55	75 66	11 77	75 66	13 39	75 66	15 13	75 66	17 05	74 71	17 31	74 71	17 31
10 Pay Life ... ..	25	51 67	6 99	51 67	8 41	51 67	10 00	Pd-up	5 13	Pd-up	2 81	Pd-up	2 81
	35	61 53	8 48	61 53	10 19	61 53	12 10	"	6 17	"	3 48	"	3 48
	45	75 57	10 71	75 57	12 78	75 57	15 08	"	7 45	"	4 30	"	4 30
	55	96 66	14 19	96 66	16 62	96 66	19 34	"	8 81	"	5 15	"	5 15
20 Year Endowment. ....	25	49 19	6 08	49 19	7 46	49 19	9 00	49 19	12 07	50 18	11 59	50 18	11 59
	35	51 47	6 86	51 47	8 24	51 47	9 78	52 47	12 50	52 13	12 21	52 13	12 21
	45	56 69	8 24	56 69	9 64	56 69	11 18	57 32	13 49	57 03	13 45	57 03	13 45
	55	70 23	11 01	70 23	12 44	70 23	13 94	70 51	15 83	70 51	16 22	70 51	16 22
15 Year Endowment....	25	66 64	7 69	66 64	9 73	66 64	12 01	68 82	16 74	68 77	15 81	68 77	15 81
	35	68 74	8 49	68 74	10 53	68 74	12 80	70 50	17 11	70 43	16 40	70 43	16 40
	45	73 21	9 87	73 21	11 89	73 21	14 14	74 44	17 90	74 40	17 55	74 40	17 55
	55	84 53	12 47	84 53	14 46	84 53	16 65	85 21	19 81	85 37	20 06	85 37	20 06
10 Year Endowment....	25	102 32	11 00	102 32	14 38	102 32	18 17						
	35	104 40	11 88	104 40	15 26	104 40	19 04						
	45	108 41	13 31	108 41	16 67	108 41	20 46						
	55	118 00	15 89	118 00	19 19	118 00	22 98						







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\*In cases where two items are entered, the lower line shows the regular dividend; the upper line an "extra" dividend which can be obtained if the insured furnishes satisfactory evidence of good health and consents to a reduction in policy values. Where only one sum is entered, no extra dividend is available.

No Quinquennial Dividend or 10, 15 or 20 year distribution policies have been issued since the year 1906.

In the case of Ordinary Life, 15-Payment Life, 10-Payment Life, 15 Year distribution policies issued in 1905 and certain 20 Year distribution policies issued in 1900 on the Ordinary Life, 20 Payment Life, 15-Payment Life, 10-Payment Life, Thirty Year Endowment and 25 Year Endowment plans, special reserves are held. These reserves are based on a special mortality table, which provides for mortality of 133 1-3% of the American qx up to age 38, and then increases about 1% for each year thereafter up to about 160% at age 55 where the special table joins Jones' Tropical Table, and coincides with Jones' Tropical Table thereafter. These reserves are built up during the distribution period and the amounts by which these reserves exceed the American 3 1/2% reserves are deducted from the dividends calculated. In such cases, subject to satisfactory medical examination at the end of the dividend periods, the policyholder, on agreeing to a reduction of the cash surrender value at the end of the distribution period to an amount equal to the American 3 1/2% reserves can have the dividend increased by an amount equal to the excess of the special reserve at the end of the Distribution period above the American 3 1/2% reserve. The dividends shown in the Schedule for 15 and 20 Year Distribution Policies are those allotted to policies on the "1899 Form" i.e., to those whose values at the end of the distribution period exceed the Net American 3 1/2% reserves; the figures inserted above these dividends show the amounts of the extra dividends which can be obtained on the conditions hereinbefore stated.



THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Kind of Policy.	Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1920.			Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.									
	Five Year Dividend Periods.			Dividend Period.									
	First Period.			10 Years.			15 Years.			20 Years.			
	Age at Issue.	Prem.	1920 Div'd.	Age at Issue.	Prem.	(a) Div'd.	Age at Issue.	Prem.	(a) Div'd.	(b) Cash Value.	Age at Issue.	(a) Div'd.	(b) Cash Value.
All Life	22	\$ cts. 21 00	\$ cts. 10 57								22	\$ cts. 20 50	\$ cts. 64 12
	36	28 75	12 60								33	27 30	89 75
	46	40 25	15 78								49	46 95	76 13
	54	55 50	19 26										538 13
20 Pay Life	25	29 95	12 91								25	28 10	42 07
	35	36 90	18 24								35	36 50	71 40
	46	48 25	20 91								46	47 15	112 44
	52	57 50	24 94								51	54 95	150 98
15 Pay Life	22	33 80	13 70	24	34 26	19 54				432 54			
	38	46 70	19 93	40	47 60	62 17				637 17			
	45	54 95	23 75	54	70 76	128 05				864 05			
10 Pay Life	21	43 80	29 48	30	50 17	46 83							
	60	105 65	34 72	52	84 93	126 24							
20 Year Endowment	24	48 30	17 22								25	46 55	95 90
	37	51 10	17 42								34	48 40	110 70
											46	54 75	159 88
15 Year Endowment	25	66 55	24 30	24	64 34	85 53							
	42	70 35	24 70	41	69 38	129 79							
	52	77 15	25 69										
10 Year Endowment				42	106 40	96 24							



NEW YORK LIFE INSURANCE COMPANY (Canadian Business).

Kind of Policy.		Age of Issue.	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year, 1920.											
			Year of Issue.											
			1917.				1914.				1911.			
			Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.	Prem.	Div'd.
			\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Life.....	.....	25	21 49	3 10	21 49	3 41	21 49	3 74	21 49	4 11	21 49	4 11		
		35	28 11	4 10	28 11	4 55	28 11	5 06	28 11	5 59	28 11	5 59		
		45	39 55	5 80	39 55	6 47	39 55	7 18	39 55	7 42	39 55	7 42		
		55	60 72	8 86	60 72	9 81	60 72	10 75	60 72	11 67	60 72	11 67		
20 Pay Life...	.....	25	31 83	4 24	31 83	4 89	31 83	5 62	31 83	6 42	31 83	6 42		
		35	38 34	5 23	38 34	6 02	38 34	6 90	38 34	7 88	38 34	7 88		
		45	48 52	6 80	48 52	7 78	48 52	8 84	48 52	9 98	48 52	9 98		
		55	66 69	9 51	66 69	10 67	66 69	11 87	66 69	13 13	66 69	13 13		
15 Pay Life ..	.....	25	38 35	4 96	38 35	5 82	38 35	6 79	38 35	7 87	38 35	7 87		
		35	45 91	6 07	45 91	7 12	45 91	8 28	45 91	9 58	45 91	9 58		
		45	57 16	7 75	57 16	9 02	57 16	10 41	57 16	11 95	57 16	11 95		
		55	75 66	10 51	75 66	11 99	75 66	13 58	75 66	15 34	75 66	15 34		
10 Pay Life ...	.....	25	51 67	6 44	51 67	7 74	51 67	9 19	Pd.-up.	5 17	51 67	5 17		
		35	61 53	7 79	61 53	9 36	61 53	11 11	"	6 23	61 53	6 23		
		45	75 57	9 78	75 57	11 67	75 57	13 79	"	7 52	75 57	7 52		
		55	96 66	12 86	96 66	15 08	96 66	17 59	"	8 88	96 66	8 88		
20 Year Endowment	.....	25	49 33	5 25	49 33	6 52	49 33	7 93	49 33	9 50	49 33	9 50		
		35	51 91	6 29	51 91	7 56	51 91	8 96	51 91	10 54	51 91	10 54		
		45	57 34	7 78	57 34	9 05	57 34	10 46	57 34	12 00	57 34	12 00		
		55	70 81	10 22	70 81	11 51	70 81	12 88	70 81	14 35	70 81	14 35		
15 Year Endowment	.....	25	66 87	6 61	66 87	8 48	66 87	10 57	66 87	12 91	66 87	12 91		
		35	69 52	7 92	69 52	9 78	69 52	11 87	69 52	14 21	69 52	14 21		
		45	74 48	9 70	74 48	11 56	74 48	13 63	74 48	15 95	74 48	15 95		
		55	85 98	12 26	85 98	14 08	85 98	16 08	85 98	18 37	85 98	18 37		
10 Year Endowment ...	.....	25	102 73	9 38	102 73	12 48	102 73	15 96						
		35	105 87	11 29	105 87	14 38	105 87	17 86						
		45	111 03	13 79	111 03	16 88	111 03	20 36						
		55	121 48	17 04	121 48	20 08	121 48	23 58						







[illegible]



NORTH AMERICAN LIFE ASSURANCE COMPANY—Continued.

Kind of Policy	Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.											
	Dividend Period											
	10 Years				15 Years				20 Years			
	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.	(a) Div'd	(b) Cash Value
	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
All Life				25	21 30	76 00	251 00	25	21 30	162 00	392 00	
				42	34 85	118 00	415 00	44	37 45	209 00	534 00	
20 Pay Life								25	30 00	218 00	687 00	
								35	56 95	266 00	842 00	
15 Pay Life								45	46 95	345 00	1,056 00	
10 Pay Life												
	30	52 60	75 00	514 00		35 75	92 00					
	40	64 65	97 00	632 00	25	55 00	170 00					
					53	68 00	233 00					
20 Year Endowment												
	21	48 10	66 00	466 00	44	70 70	164 00					
15 Year Endowment												
					55	66 40	209 00		48 50	313 00		
									50 55	330 00		
									55 80	379 00		
10 Year Endowment												
	34	105 20	151 00									
	42	106 90	153 00									
	56	116 10	168 00									



NORTH BRITISH AND MERCANTILE INSURANCE COMPANY (Canadian Business).

Quinquennial Dividends.—Cash Value of Quinquennial Reversionary Bonuses per \$1,000 of Insurance declared at last previous allotment (1915).									
Five Year Dividend Periods									
Kind of Policy									
First Period			Second Period			Fourth Period			
Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.
All Life.....			45	36 40	13 82				
20 Pay Life.....	28 1/2	32 36	7 90			32	Pd.-up	14 36	
	47	46 99	11 66	41 26	12 86				
20 Year Endowment.....	42	53 50	14 43						
15 Year Endowment.....				77 29	21 64				







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PHENIX ASSURANCE COMPANY LIMITED (Candian Business).

Kind of Policy.	Quinquennial Dividends.—Cash values of Bonuses declared at 31st December 1915 on policies completing their 5 year period during 1916. Company's Fund-Policies issued after June 1903.				Deferred Dividends.—Cash value of reversionary bonuses declared at 31st December 1916. upon British Empire Policies completing their Deferred Dividend Period during 1917.				
	Five Year Dividend Periods.				Dividend Periods.				
	First Period.				15 Years.				
	Second Period.				20 Years.				
	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.
	\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.....	24	21 50	14 79	26	22 30	17 38	25	19 40	94 00
	35	27 90	19 30	35	27 90	21 72	32	23 42	93 00
	44	36 80	24 07						
	56	57 45	35 50	48	42 20	32 43			
20 Pay Life.....	25	32 15	15 16	29	34 00	18 80	22	30 20	73 50
	35	37 75	19 30	33	36 45	20 75	37	35 32	124 20
	41	42 55	22 24	46	47 60	30 32			
15 Pay Life.....	24	38 40	14 79	25	38 85	16 95			
	32	43 15	17 83	35	45 40	21 72	42	51 10	94 80
	45	55 00	24 81						
	50	61 15	29 32						
10 Pay Life.....				50	80 40	31 55			
20 Year Endowment...	27	49 75	33 97	27	49 75	43 42	24	47 30	242 00
	39	52 00	34 88						
	42	53 20	35 00						
15 Year Endowment.....	25	67 25	43 19	47	71 75	56 79			
				55	78 25	57 45			



LA SAUVEGARDE LIFE INSURANCE COMPANY

Kind of Policy.	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1920.						Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1920.— (a) Cash dividends declared in 1920.						Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured.					
	Year of Issue.						Five Year Dividend Periods.						Dividend Period.					
	1917.			1914.			First Period.			10 Years.			15 Years.					
Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	Div'd.	Age at Issue.	Prem.	(a) Div'd.	Age at Issue.	Prem.	(a) Div'd.	Age at Issue.	Prem.	(a) Div'd.				
	\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.				
35	30 10	4 60				50	47 05	25 02										
25	31 10	3 83	21	29 15	3 94													
45	48 10	5 76	29	33 40	4 01													
			3636	53 60	8 52													
15 Year Pay Life.....												18	33 30	88 00				
15 Year Endowment..												39	69 35	88 00				
10 Year Endowment..												41	70 00	92 00				
						25	103 95	51 00										



**Deferred Dividends**—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured, (b) Total cash value if surrendered including dividend.

[illegible]



THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Kind of Policy	Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1920.										Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend Period during 1920.—(a) Cash dividends declared in 1920.										Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920, continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.									
	Year of Issue										Five Year Dividend Periods.										Dividend Period									
	1917					1911					1905					Second Period					15 Years									
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	(a) 1920 Div'd	Age at Issue	Prem.	Div'd	(b) Cash Value	
Endowment at 75 Continuous Premiums.....	50	53 30	3 96	25	32 50	5 22	31	33 92	5 77	23	20 25	11 43	41	33 60	15 80	20	20 70	13 44	24	29 14	49	46 28	88 01	445 01	48	58 93	143 62	844 02		
Endowment at 75—20 Premiums.				31	36 30	5 81	52	58 35	6 66	46	40 60	16 78	35	36 40	16 06	25	36 40	16 06	35	36 40	48	58 93	143 62	844 02	57	76 45	151 80	943 80		
20 Pay Life.....																														
15 Pay Life.....																														
20 Year Endowment.....																														
15 Year Endowment.....																														

\* Premium deficient (old scale.)



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THE STANDARD LIFE ASSURANCE COMPANY (Canadian Business).

Deferred Dividends. (a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured.  
(b) Total cash value of policy if surrendered, including dividend.

Kind of Policy.	Dividend Period							
	15 Years				20 Years			
	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value
All Life....	22	19 90	117 71	411 00	26	22 10	134 43	486 00
	31	25 80	110 00	466 00	36	28 70	120 14	586 00
					42	32 75	121 55	665 00
					25	27 36	135 46	467 00
20 Pay Life.					35	33 84	126 39	576 00
					42	44 00	120 38	664 00
15 Pay Life.	40	50 40	103 40	577 00				
20 Year End...					25	47 20	199 71	
					35	51 80	199 71	
					44	52 20	199 71	
15 Year End....	23	66 80	181 22					
	34	68 80	181 22					
	46	71 80	181 22					
	51	75 00	181 22					

THE STATE LIFE INSURANCE COMPANY (Canadian Business).

Annual Dividends.—Cash Dividend per \$1000 of Insurance declared during the year 1920.

Kind of Policy	Year of Issue														
	1917			1914			1911			1908			1905		
	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd	Age at Issue	Prem.	Div'd
		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.		\$ cts.	\$ cts.
All Life.....	37	28 82	3 98										41	33 93	8 29
	45	38 11	5 02							47	42 54	9 26	47	42 54	10 55
	52	51 14	7 07							50	48 21	10 60	52	52 64	12 98
20 Pay Life.....	25	31 18	3 66				29	33 90	6 08	29	33 90	7 34			
	36	37 95	4 26				35	38 09	6 82	39	41 52	9 07			







SUN LIFE ASSURANCE COMPANY OF CANADA--Continued.

Quinquennial Dividends.—Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1920. (a) Cash dividends declared in 1920. (b) Total cash dividends declared (including (a) ).																													
Five Year Dividend Periods																													
Kind of Policy	First Period						Second Period						Third Period						Fourth Period						Fifth Period				
	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd	Age at Issue	Prem.	(a) 1920 Div'd	(b) Total Div'd						
																								\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
All Life..	25	21 25	19 55	25	21 30	23 40	46 65	25	21 30	27 00	75 75	26	21 85	31 80	109 15	25	19 30	30 15	116 10										
	35	27 90	23 75	35	27 95	29 25	57 25	33	26 35	32 55	89 35	34	27 10	38 50	129 15	35	24 80	35 90	129 25										
	45	38 90	30 25	45	38 85	37 55	72 55	45	38 85	44 15	119 35	46	40 30	52 15	172 90	45	36 50	50 45	193 75										
	55	57 95	40 75	55	58 10	51 25	99 10	55	58 10	59 45	161 95	54	55 55	65 00	215 60	54	54 75	69 55	287 50										
20 Pay Life.....	25	30 70	24 65	25	30 00	29 90	57 20	27	31 25	38 60	96 15	23	28 90	44 05	135 90	24	Pd-up	30 15	103 40										
	35	37 35	28 05	35	36 95	35 85	65 35	35	36 95	44 65	110 30	34	36 15	54 10	164 55	43	"	43 30	183 60										
	45	47 20	32 55	45	46 95	42 70	77 45	45	46 95	53 15	131 30	46	48 30	66 80	204 10		"												
	54	61 30	39 70	54	61 50	51 70																							
15 Pay Life.....	25	36 35	25 35					24	35 10	42 05																			
	35	44 20	29 20	33	42 00	38 50	71 10																						
	48	59 35	35 50	41	49 95	44 10	80 50																						
10 Pay Life.....	32	56 95	36 00																										
	42	69 70	41 35																										
20 Year Endowment.....	25	49 15	32 35	25	48 50	45 40	78 05	25	48 50	60 75	139 35	27	49 80	82 50	234 80														
	35	51 00	33 10	35	50 55	46 65	80 80	35	50 55	61 85	143 80	36	50 85	80 85	245 75														
	45	55 55	35 00	45	55 05	48 30	84 40	46	55 80	63 20	149 30	45	55 05	92 05	253 25														
	55	66 90	39 95	54	64 75	52 40	93 40	52	61 85	65 55	157 05																		
15 Year Endowment.....	28	62 05	59 05	28	62 05	41 80	100 85																						
	46	72 45	60 75	46	72 45	44 35	105 10	30	69 90	82 40	184 05																		
	57	83 95	64 35	57	83 95	49 50	113 85	41	70 00	83 00	186 50																		
10 Year Endowment.....	25	105 85	53 00	27	105 45	86 90	143 10																						
	43	109 00	55 00	40	107 35	87 65	147 45																						
	54	115 75	56 85																										



SUN LIFE ASSURANCE COMPANY OF CANADA—Concluded.

Kind of Policy		Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920, continued in force or matured. (b) Total cash value if surrendered.									
		Dividend Period									
		10 Years				15 Years				20 Years	
		Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.	(a) Div'd	(b) Cash Value	Age at Issue	Prem.
All Life			\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.		\$ cts.
		24	20 75	31 62	150 63					25	21 30
		33	26 35	32 38	190 47	31	24 90	82 13	322 70	35	27 95
		50	47 05	58 31	318 25	48	43 50	152 91	536 10	45	38 85
20 Pay Life			63 55	85 18	399 85	58	66 55	307 94	779 65		
		57									
										25	30 00
										35	36 95
15 Pay Life										45	46 95
						25	35 75	108 42	578 05	25	30 00
						37	45 75	151 62	735 40	35	36 95
10 Pay Life						46	56 40	210 27	888 90	45	46 95
		28	52 80	49 72	491 80	51	83 35	246 38	975 05	32	41 15
20 Year Endowment											
										25	48 50
										35	50 55
15 Year Endowment										45	53 05
										50	60 65
						26	66 75	213 85			
						36	68 55	228 20			
10 Year Endowment						45	71 85	254 10			
		26	104 05	151 15							
		37	105 75	158 55							
		45	108 10	169 70							
		56	116 10	236 40							



Kind of Policy	Quinquennial Dividends —Per \$1,000 of Insurance on policies completing a Quinquennial Dividend period during 1920. (a) Cash dividends declared in 1920.			Five Year Dividend Period.		
	First Period			First Period		
	Age at Issue	Prem.	(a) 1920 Div'd	Age at Issue	Prem.	(a) 1920 Div'd
All Life.....	30	\$ 24 25	\$ cts. 2 60	30	\$ 24 25	\$ cts. 2 60
	36	28 80	3 10	36	28 80	3 10
	44	37 45	4 24	44	37 45	4 24
	50	47 05	5 68	50	47 05	5 68
	60	73 20	7 64	60	73 20	7 64
20 Pay Life.....	25	30 00	2 68	25	30 00	2 68
	35	36 95	3 50	35	36 95	3 50
	41	42 35	4 06	41	42 35	4 06
15 Pay Life.....	30	39 55	3 26	30	39 55	3 26
	52	66 05	6 66	52	66 05	6 66
20 Year Endowment.	25	48 50	3 30	25	48 50	3 30
	36	50 85	3 83	36	50 85	3 83
	45	55 05	4 87	45	55 05	4 87
	55	66 40	7 55	55	66 40	7 55
15 Year Endowment.	25	66 60	3 98	25	66 60	3 98
	36	68 55	4 44	36	68 55	4 44
	41	70 00	4 86	41	70 00	4 86
10 Year Endowment.....	38	105 95	5 82	38	105 95	5 82



THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONNECTICUT (Canadian Business)

Kind of Policy.	Annual Dividends.— Cash Dividend per \$1,000 of Insurance de- clared during the year 1920.			Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insur- ance declared upon policies completing a Deferred Divi- dend Period during 1920 con- tinued in force or matured.		
	Year of Issue			Dividend Period		
	1905			15 Years		
	Age at Issue	Prem. \$ cts.	Div'd. \$ cts.	Age at Issue	Prem. \$ cts.	(a) Div'd. \$ cts.
All Life.....	47	42 79	14 47			
	53	55 35	18 09			
20 Pay Life.....	25	31 83	10 13			
	34	37 56	12 08			
	38	40 89	13 24			
20 Year Endowment.....	28	50 97	15 12			
15 Year Endowment...				41	72 40	277 54



UNION MUTUAL LIFE INSURANCE COMPANY (Canadian Business)

Annual Dividends.—Cash Dividend per \$1,000 of Insurance declared during the year 1920															
Plan of Policy	Year of Issue.														
	1917			1914			1911			1908			1905		
	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.	Age at Issue	Prem.	Div'd.
All Life.....	25	\$ 20 22	\$ 1 24	25	\$ 20 22	\$ 1 52	25	\$ 21 11	\$ 1 84	29	\$ 23 32	\$ 2 45	35	\$ 27 62	\$ 3 52
	35	26 46	1 49	35	26 46	1 92	35	27 62	2 43	35	27 62	2 95	45	38 86	5 23
	45	37 23	2 01	45	37 23	2 72	45	38 86	3 52	43	36 05	4 00	55	59 66	8 07
	55	57 15	3 28	55	57 15	4 40	55	59 66	5 64	51	49 74	5 68	25	30 95	4 18
20 Pay Life.....	25	\$ 30 24	\$ 1 52	25	\$ 30 24	\$ 2 07	25	\$ 30 95	\$ 2 72	27	\$ 32 04	\$ 3 54	35	\$ 37 35	\$ 5 09
	35	36 37	1 77	35	36 37	2 47	35	37 35	3 28	35	37 35	4 14	45	47 39	6 47
	45	45 91	2 24	45	45 91	3 17	45	47 39	4 23	45	47 39	5 33	25	30 95	4 18
	55	62 93	4 67	55	62 93	6 03	55	65 34	6 03	25	37 15	4 17	35	44 55	5 02
15 Pay Life.....	25	\$ 36 55	\$ 1 70	27	\$ 37 79	\$ 2 51	45	\$ 55 61	\$ 4 92	35	\$ 37 15	\$ 4 17	25	37 15	4 17
	45	54 28	2 48	43	51 77	3 44	45	55 61	4 92	35	44 55	5 02	25	37 15	4 17
	45	72 12	2 96	35	58 82	3 72	35	59 41	5 20	45	73 13	6 36	25	37 15	4 17
	55	91 96	4 13	45	62 93	6 03	45	73 13	6 36	25	37 15	4 17	35	44 55	5 02
10 Pay Life.....	25	\$ 48 35	\$ 2 02	25	\$ 48 35	\$ 3 00	25	\$ 49 11	\$ 4 31	25	\$ 49 11	\$ 5 63	25	\$ 49 11	\$ 7 10
	35	50 06	2 14	35	50 06	3 24	35	51 11	4 46	35	51 11	5 79	35	51 11	7 23
	45	54 44	2 48	45	54 44	3 64	45	51 11	4 46	45	56 00	6 28	45	56 00	7 68
	55	66 63	3 51	45	54 44	3 64	45	51 11	4 46	45	56 00	6 28	45	56 00	7 68
20 Year Endowment.....	25	\$ 66 07	\$ 2 52	25	\$ 66 07	\$ 4 00	25	\$ 66 75	\$ 5 86	27	\$ 67 01	\$ 7 80	25	\$ 66 75	\$ 9 96
	35	71 02	2 93	35	67 51	4 20	35	72 51	6 28	35	67 51	4 20	35	68 49	9 99
	45	80 88	3 86	45	71 02	4 53	45	72 51	6 28	45	72 51	6 28	45	72 51	10 03
	55	80 88	3 86	45	71 02	4 53	45	72 51	6 28	45	72 51	6 28	45	72 51	10 03
15 Year Endowment.....	25	\$ 66 07	\$ 2 52	25	\$ 66 07	\$ 4 00	25	\$ 66 75	\$ 5 86	27	\$ 67 01	\$ 7 80	25	\$ 66 75	\$ 9 96
	35	71 02	2 93	35	67 51	4 20	35	72 51	6 28	35	67 51	4 20	35	68 49	9 99
	45	80 88	3 86	45	71 02	4 53	45	72 51	6 28	45	72 51	6 28	45	72 51	10 03
	55	80 88	3 86	45	71 02	4 53	45	72 51	6 28	45	72 51	6 28	45	72 51	10 03



UNION MUTUAL LIFE INSURANCE COMPANY (Canadian Business)

Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.									
Kind of Policy	Dividend Period								
	15 Years			20 Years					
	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	
All Life....		\$ cts.	\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	
					24	20 00	66 16	267 96	
					35	27 10	91 04	392 39	
					44	37 50	132 42	527 28	
					54	58 70	219 09	715 64	
20 Pay Life....					25	28 10	82 01	510 58	
					35	35 00	103 48	642 79	
					44	44 80	138 33	786 45	
					54	63 90	208 62	970 77	
15 Pay Life....	25	37 15	73 75	525 75					
10 Pay Life...					26	44 30	105 97	544 83	
					31	49 10	117 71	610 52	
20 Year Endowment...					25	48 70	121 26		
					34	50 60	128 16		
					46	57 30	155 00		
5 Year Endowment...	27	67 01	124 37						
	32	67 83	125 90						
	45	72 51	135 98						



UNITED STATES LIFE INSURANCE COMPANY, IN THE CITY OF NEW YORK(Canadian Business)

Kind of Policy	Deferred Dividends.—(a) Cash Dividends per \$1,000 of Insurance declared upon policies completing a Deferred Dividend Period during 1920 continued in force or matured. (b) Total cash value of policy if surrendered, including dividend.				
	Dividend Period				
	20 Years				
	Age at Issue	Prem.	(a) Div'd.	(b) Cash Value	
All Life.....	44	\$ cts. 36 46	\$ cts. 20 19	\$ cts. 415 05	
	29	29 71	17 34	488 22	
	39	37 78	21 29	608 55	
20 Pay Life.....	25	47 68	28 76		
	32	48 97	28 72		
20 Year Endowment.....					



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## LEGAL DECISIONS

## 1. FIRE INSURANCE

(a) *Reinsurance of Risks in another Company—Insolvency of Original Insuring Company—Conditions of Policies—Policy Becoming Void or Ceasing—Right to Recover Unearned Portion of Premium Paid to Reinsuring Company—Failure to Cancel Policy—Laches.*

Action by liquidator of the American Union Fire Insurance Company to recover a proportion of a premium paid by that company to the defendant company upon a reinsurance policy with respect to certain risks insured by the company in liquidation.

During the currency of the policy the reinsured company was placed in liquidation. The result of this was that those holding policies ranked as creditors in the liquidation for the unearned premium. The theory upon which the action was brought was that this entitled the liquidator to claim against the reinsuring company the unearned pro rata proportion of the reinsurance premium.

It was held that the contract was entire contract to insure for the entire period and no right of apportionment existed unless stipulated for. The reinsuring company had no knowledge of the insolvency of the original company until long after the expiry of the policy. The laches of the liquidator in making the claim was sufficient to defeat this action if otherwise it could have been maintained.

The right of the liquidator to cancel the policy existed under the terms of the condition, but he refrained from exercising that right until the policy had expired, and the right could no longer be exercised. In this way he treated the policy as an existing one, on which he could assert liability, and he now sought to treat it as non-existing for the purpose of recovering the premium. The reinsurance covered the risk upon the original policy, and was not intended to be a reinsurance against liability to refund premiums.

October 5, 1920.—Ontario High Court Division.—*Ambler v. Factories Insurance Company*—19, Ontario Weekly Notes, 95.

(b) *Conditions—Titre absolu à la propriété assurée—Nullité de la police—C. civ., art. 2448, 2571, 2576.*

1. Celui qui achète une maison avec une clause résolutoire en cas de non-paiement, et qui l'hypothèque en faveur de son vendeur, n'a pas un droit de propriété absolue. S'il assure cette bâtisse dans une compagnie d'assurance mutuelle avec une clause que "la police sera nulle et de nul effet, si l'intérêt de l'assuré dans les biens décrits est autre qu'un droit de propriété absolue et sans condition. . . ou si la propriété est grevée par hypothèque," il ne peut recouvrer en cas d'incendie en vertu de cette police qui est nulle.

2. Lorsqu'une compagnie d'assurance nie sa responsabilité, attaque la validité du contrat d'assurance et en demande la nullité, elle ne peut se plaindre que l'assuré n'a pas rempli les conditions préliminaires à sa réclamation comme celles de la preuve de la perte subie et des avis que l'assuré doit donner.

3. Dans une promesse de vente, un renvoi en marge qui ajoute une grange dans la description des lots vendus, lequel n'est attesté que par deux des signataires de l'acte et ne porte aucune date, ne peut être prouvé par témoins qu'avec un commencement de preuve par écrit.

October 27, 1919.—Quebec King's Bench.—*La Compagnie Equitable d'Assurance Mutuelle Contre le Feu, v. Boulanger*.—29, Quebec Reports, 515.

(c) *Description—Preuve testimoniale—Annexes—Mandat—C. civ., art. 1233, 2569.*

1. Le fait que, dans une action en recouvrement du montant d'une police d'assurance, après l'incendie, la déclaration mentionne le numéro 251, rue Notre-Dame, tandis que c'est le numéro 221 qui est décrit dans la police, n'est pas substantiel au contrat et n'affecte pas l'intention des parties.

2. En présence des divergences des prétentions des parties, la preuve testimoniale peut être permise pour établir l'intention des parties au contrat d'assurance et l'étendue des bâtisses assurées.

3. Les annexes d'une manufacture liées à la bâtisse principale par des murs mitoyens, mises en communication avec cette dernière par des portes et des tuyaux conducteurs de la chaleur et de l'énergie motrice, et occupées par des machines et des accessoires nécessaires à la manufacture, forment un bloc constituant les propriétés assurées et ne peuvent être divisées pratiquement au point de vue de l'assurance.

M. le juge Letellier.—Cour supérieure.—No 599.—Atwater, Surveyer et Bond, avocats de la demanderesse—Fraser et Rugg, avocats de la défenderesse.

4. La différence entre les numéros en chiffre dans la police et sur le plan de Goad ne peut être soulevée par la compagnie, vu qu'elle est due à la faute de l'agent de la compagnie d'assurance, cette mauvaise description, d'ailleurs, ne pouvant nuire au contrat véritable, puisqu'elle n'a trompé personne.



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5. Le taux exigé par une compagnie d'assurance, est un élément sûr pour indiquer l'objet de l'assurance, lorsqu'il s'agit d'une manufacture et de ses annexes.

June 23, 1919.—Quebec Superior Court.—*Gélinas & Frères (Limitée) v. The Stanstead & Sherbrooke Montreal Fire Assurance*.—57, Quebec Reports, 368.

(d) *Déclaration frauduleuse—Evaluation exagérée—Nullité de la police—C. civ., art. 2487.*

Les faits suivants sont considérés comme frauduleux et ils sont suffisants pour faire annuler une police d'assurance: 1. un carosse que l'assuré avait payé \$7, est par lui évalué à \$600 et assuré pour \$300; 2. l'assuré déclare qu'il a déjà eu une propriété détruite par le feu, tandis qu'en fait, il avait plusieurs incendies pour lesquels il avait reçu des indemnités.

November, 18, 1919.—Quebec Superior Court.—*Gervais v. The Liverpool, London & Globe Insurance Company*—57 Quebec Reports, 407.

(e) *Condition—Formalities—Gasoline—Warranties—Interpretation—C.C., arts. 2478, 2490.*

1. The insured, to obtain the payment of his claim, is not obliged to fulfil the condition stipulated by law and by the policy, when the insurance company formally declared that it will not pay the loss.

2. When the policy contains the following clause: "Il est garanti par l'assuré que pas de gasoline ne sera gardée dans les remises à bateau assurées par cette police, excepté ce qui se trouve dans les réservoirs des yachts," and fire is caused by an explosion of the carburetor, before the respondent's representative who had brought with him a can of gasoline of five gallons, had time to fill up with it the tank of the yacht, there is no violation of the above clause, as the respondent did not keep any gasoline in the yacht.

September 19, 1919.—Quebec King's Bench.—*General Fire Insurance Company of Paris, France, v. Clapgood*—29, Quebec Reports, 361.

(f) *Gasoline on Premises without Permit—Statutory Condition 14 (f).*

Plaintiff whose premises were insured in defendant company obtained an endorsement on his policies permitting him to use on the premises a certain gasoline oil distributing system "subject to permit attached to policy." It did not satisfactorily appear whether or not permits had been attached to the policies but it was the rule to attach thereto a certain form approved by the underwriters' association which contained among other things a warranty by assured that the reservoir and tank should be located outside the building. Under the customary use of the system the tank is not situated inside the building, this being recognized as dangerous. The Court found that the plaintiff knew that the tank should be outside. Plaintiff's premises were burned through the bursting of the tank when situated in the cellar and containing several gallons of gasoline.

Held, even if the form of permit was not attached, statutory condition 14 (f) providing amongst other things that not more than a quart of gasoline should be stored, kept or used upon the premises without a permit, applied and defendant was not liable under the policies.

December 31, 1919.—Saskatchewan King's Bench.—*Hornstein v. Great American Insurance Company*.—1920, Vol. 1, W.W.R., 1019.

(g) *Assurance—Résidence privée—Villégiature—Nullité—C. civ., art. 2485, 2487, 2488, 2569, 2574.*

1. Une habitation, occupée pendant l'été seulement en villégiature, n'en est pas moins une résidence privée.

2. Le fait que cette propriété n'est pas occupée durant la saison d'hiver, le propriétaire toutefois demeurant dans le voisinage, l'habitation étant durant ce temps chauffée par les soins d'un gardien, n'est pas un fait matériel que l'assuré, dans une demande d'assurance, doit faire connaître, et son omission ne constitue pas une réticence ou fausse représentation qui annule la police.

November 28, 1918.—Quebec Superior Court.—*Mathys v. Strathcona Fire Insurance Company*—58, Quebec Reports, 199.

(h) *Loss by Fire—Fraud.*

An action brought to recover insurance money paid for loss by fire failed as the evidence did not support the claim.

In this case the plaintiff companies charged fraud and supplied the following particulars:—

"(a) The said goods and property so destroyed did not amount in value to the sum of \$14,833.48, as the defendant well knew.

"(b) The said goods saved far exceeded in value the said sum of \$250 and amounted in value to the sum of \$3,000 and upwards, as the defendant well knew.

"(c) The account of the loss as made by the defendant and so delivered to the plaintiff was not just and true but was false and untrue to the knowledge of the said defendant.

"(d) The said defendant did not exhibit to the plaintiff or its officers for their examination all that remained of the property that was covered by the policy but falsely and fraudulently pretended and represented the goods so shown and exhibited were all that were saved and remaining.



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"(e) The defendant fraudulently concealed from the plaintiff a large quantity of said goods which remained and which were saved and which he had caused to be deposited in divers buildings and places in the town of Bathurst and in that vicinity."

May 20, 1919.—New Brunswick Supreme Court—*The North British & Mercantile Insurance Company and Others v. Simon Holden-Graber*.—XLVII, New Brunswick Reports, 15 and 17.

(i) *Chattel Mortgage—Registration without Affidavit of Execution—Invalidity as against Creditors of Mortgagor—Bills of Sale and Chattel Mortgage Act, R.S.O. 1914, ch. 135, secs. 5, 7—Covenant to Insure Mortgaged Goods for Benefit of Mortgagee—Loss Payable to Mortgagee in Event of Fire—Equitable Assignment—Validity as against Creditors—Disposition of Insurance Moneys.*

A chattel mortgage, registered without an affidavit of execution, is void as against creditors of the mortgagor: secs. 5 and 7 of the Bills of Sale and Chattel Mortgage Act, R.S.O. 1914, ch. 135.

But an agreement or covenant by the mortgagor to insure the mortgaged chattels for the benefit of the mortgagee, with loss (if any) payable to the mortgagee, though contained in the chattel mortgage, is an equitable assignment of the insurance moneys payable in the event of a loss by fire, and is not by the statute void as against creditors of the mortgagor (Meredith, C.J.C.P., dissenting).

Review of the authorities.

In *re Isaacson*, (1895) 1 Q.B. 333, specially referred to.

Judgment of Kelly, J., reversed.

August 5, October 31, 1919.—Ontario Appellate Division—*Petinato v. Swift Canadian Co., Limited*—XLVI, Ontario Law Reports, 247.

(j) *Action upon Policy—Insurance upon Contents of Automobile Repair-shop—Defences—Fire Procured by Assured—Breach of Warranty as to Use of Gasoline—Failure to comply with Statutory Condition 18 (d)—Separation of Damaged from Undamaged Property—Examination of Remnants of Property—Conduct of Assured—Extent of Loss—Waiver—Ontario Insurance Act, sec. 199—Dismissal of Action.*

Action upon a policy of fire insurance.

The defence of the company was

1. That the fire in question was caused through some wilful act or neglect or the procurement, means, or contrivance of the assured.

2. That there had been breach of the plaintiff's warranty; machines were filled outside and that no gasoline was contained in the building except that which was contained in the machines.

3. That statutory condition 18 (d) had not been complied with.

It was held that the company defendants were entitled to succeed upon the last two defences, and that it was not needful or expedient to express any opinion upon the defence of arson.

December 21, 1920.—Ontario High Court—*Quinn v. North British and Mercantile Insurance Company*—19, Ontario Weekly Notes, 304.

## 2. ACCIDENT INSURANCE

(k) *Death of Assured—Action by Beneficiary Named in Policy—Defences—Reduction in Amount of Insurance by Reason of Representation in Application that Occupation of Assured less Hazardous than it actually was—Findings of Jury—Classification of Risks—Construction of Policy—Misrepresentation as to Duties of Assured—Responsibility for Answers in Application—Jury not Directed as to Real Question—New Trial as to Misrepresentation only—Terms—Costs.*

An appeal by the defendants from the judgment of Logie, J., upon the findings of a jury, in favour of the plaintiff, for the recovery of \$1,029.20, in an action upon a policy of insurance, dated the 15th February, 1919, whereby it was provided that in case of the death by accident of Benjamin Gilchrist, the plaintiff's husband, the plaintiff should receive from the defendants \$1,000, subject to the terms and conditions of the policy. Benjamin Gilchrist was killed, through an accident, on the 6th November, 1919.

It was contended for the appellants that the plaintiff was insured as a "foreman, bridge and building," his duties in that connection being stated as "supervising only bridge work," and that under the terms of the policy no more than \$100 was recoverable because the deceased suffered the accident while performing an act outside the scope of his work as stated in his application.

At the first trial the jury had found that the deceased was not at the time of the accident doing an act which pertained to an occupation classified by the appellants as more hazardous than the occupation stated in the policy.

It was held that the issue was completely and finally determined by this finding of the jury and this contention of the appellants could not prevail.



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It was also contended by the appellants that the policy was void for misrepresentations contained in the application. The jury had found that the deceased did not misrepresent the classification of his occupation in the application. The Appeal Court held that this finding of the jury was correct, but as the Jurors had not been directed to the crucial point where there had been misrepresentation in the deceased's answer to the question respecting the duties of his occupation, the appellants should by so electing within ten days have the privilege of obtaining the answer of the jury to this question. The new trial must be solely on the question of misrepresentation as stated above, and all the answers of the jury at the first trial other than on the question of misrepresentation must stand.

December 20, 1920.—Ontario Appeal Court—*Gilchrist v. Merchants Casualty Company*—19, Ontario Weekly Notes, 283.

(l) *Subrogation—Poursuite de la compagnie—Action directe—Femme mariée—Autorisation à défendre—C. civ., art. 176, 1053, 1318, 1422, 2584.*

1. L'assureur contre les accidents qui paie le dommage souffert par l'assuré, a un recours, contre celui qui a causé le dommage sans qu'il soit tenu d'obtenir une subrogation conventionnelle. Il peut poursuivre de son droit propre par une action directe en vertu de l'article 1053, C. civ.

2. Un transport de réclamation avec subrogation, peut être fait par le mari, administrateur des affaires de sa femme, à une compagnie d'assurance qui paie les dommages causés à la femme par un tiers.

3. Une femme séparée de biens peut, sans l'autorisation de son mari, ou du juge, ester en justice pour tout ce qui regarde l'administration de ses biens meubles et les réclamations mobilières qui la concernent, l'art. 1318, C. civ., lui donnant le pouvoir de disposer et d'aliéner son mobilier. Notamment, elle peut, en vertu des articles 176, 1318, 1422, C. civ., contester une action en recouvrement des dommages causés par son automobile.

April 3, 1920.—Quebec Superior Court—*Merchants and Employers Guarantee & Accident Company v. dame Brunet alias Tremblay*—58 Quebec Reports, 77.

(m) *Insurance against Accidents to Employees—Insurer, after Learning of Breach of Condition of Policy, Defending Action Brought by Employee against Insured—Waiver of Condition—Estoppel.*

An insurer of indemnity against accidents to employees, who takes charge of the defence of an action brought by an employee against the insured for injuries by accident, and who continues in charge of such defence after learning of the non-observance by the insured of a condition of the policy, may be estopped from denying that he has waived such condition.

*Insurance against Accidents to Employees—Breach by Assured of Condition of Policy—Right of Insurer as to Recovery of Moneys Paid to its Solicitor for Defending Action Brought by Insured's Employee.*

*Semble* although an insurer of indemnity against accidents to employees may not be liable on its policy because of the non-observance by the insured of one of its conditions, the insurer cannot recover against the insured moneys paid by the insurer to its solicitors for defending an action brought by an employee against the insured before the insurer learned it was not liable on the policy. Money paid to a third person cannot be recovered as money paid under a mistake of facts.

July 12, 1920.—Saskatchewan Court of Appeal—*Parrott v. Western Canada Accident and Guarantee Insurance Company*—1920, Vol. 3, W.W.R., 113.

(n) *Accident—Recovery under Policy—Whether "Entire Sight" of Eye "Irrevocably Lost".*

Plaintiff was held to have "irrevocably lost" the "entire sight of one eye" so as to recover for same under an accident insurance policy where he had lost all useful sight of his right eye although still able to distinguish light from darkness and to "see a shadow" if an object was placed close to his eye, and although it appeared that should the good eye be removed his vision with the injured eye might be improved by an operation.

May 26, 1920.—British Columbia Supreme Court—*Shaw v. Globe Indemnity Company*—1920, Vol. 2, W.W.R., 694.

## 3. AUTOMOBILE INSURANCE

(o) *Automobile—Vol—Préposé—C. civ., art. 2507—C. crim., art. 347.*

1. Le fait d'un propriétaire d'automobile, qui tient sa machine dans un garage, de prêter de bonne foi, pour faire laver cette voiture, ses clefs à une personne préposée au service d'un autre auto de ce même garage, ne constitue pas cet individu son employé.

MM. les Juges Demers, Panneton et de Lorimier. Court de revision.—No 2230.—Perron, Taschereau, Rinfret, Vallée et Genest avocats du demandeur.—Weldon et Harris, avocats de la défenderesse.



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2. Si celui-ci, au lieu de nettoyer la machine comme il devait le faire, s'en empare, s'en sert personnellement, subit un accident et finalement l'abandonne sur une route dans un état complet de démolition, pour laquelle offense il est arrêté, plaide coupable et est condamné à deux ans de pénitencier, la compagnie d'assurance, qui a émis une police contre le vol de l'automobile, est tenue de payer à son propriétaire le montant de sa perte.

June 12, 1920.—Quebec Superior Court—*Ouimet v. National Ben Franklin Fire Insurance Company*—58, Quebec Reports, 299.

(p) *Créancier—Droit du débiteur—Accident d'automobile—Assurance—Saisie-arrêt après jugement—C. civ., art. 1031.*

Le créancier pouvant exercer les droits de son débiteur, celui qui obtient un jugement pour des dommages causés par un automobile dont le propriétaire est porteur d'une police d'assurance contre les accidents, peut faire signifier à la compagnie d'assurance une saisie-arrêt après jugement pour saisir le montant de la police.

May 31, 1919.—Quebec Supreme Court.—*Pepin v. Dufresne et Railway Passengers Insurance Company*.—57 Quebec Reports, 333.

(q) *Conditions of Insurance Policy—Offer made to owner—Election by Company to Repair Car—Refused by Owner.*

The owner of an automobile cannot succeed in an action on a policy of insurance where his car has been damaged, if the insurance company has already made an offer to repair the damages in accordance with the insurance contract, and such offer has been refused by him.

December 20, 1919.—Nova Scotia Supreme Court—*Sure v. The United States Fidelity & Guaranty Co.*—50 Dominion Law Reports, 573.

(r) *Construction of Policy—Peculiar Accident not Covered by Terms—Absence of Ambiguity—“Extended”—Adjuster—Estoppel.*

The defendants, by a policy issued to the plaintiff, insured him “as respects loss sustained by reason of the ownership or maintenance” of an automobile “covered by endorsement or endorsements attached”. Two slips were attached to the policy, one marked “Non-valued endorsement (Fire, Theft and Transit),” in which it was set out that “this policy is extended to cover the insured to an amount not exceeding \$1,700 on the body, machinery and equipment .....including while in building, on road, or railroad car or other conveyance, ferry or inland steamer .....subject to the conditions above mentioned and as follows:—.....(B) While being transported in any conveyance by land or water—stranding, sinking, collision, burning or derailment of such conveyance, including general average and salvage charges....” The car, in charge of the plaintiff's son-in-law, was put on board a ferry-boat to be carried across a body of water to an island. When the boat reached the island, the man in charge proceeded to drive the car off the boat on to the land. The weight of the car, or the mere act of propulsion in driving it on to the shore, caused the boat to back away, and the car dropped into the water:—

*Held*, that the loss was not covered by the policy, not having been caused by the stranding or sinking or collision or burning of the ferry-boat from which the car slipped into the water.

Upon a fair and natural reading of the policy, there was no ambiguity in it.

The provisions of the endorsement were not to be construed as an enlargement of the risks beyond those covered by the general agreement.

The word “extended” did not add anything to the extent or nature of the insurance.

The second part of clause (B), the part after the dash, could not be read separately from the first part; the whole clause defined one of the kinds of risks assumed by the defendants—the other two being respectively fire and theft.

Nothing done by the defendants' adjuster, who investigated the loss and ascertained the amount of the damage, could estop the defendants from setting up the defence that the loss was not covered by the policy.

*Atlas Assurance Co. v. Brownell* (1899), 29 Can. S.C.R. 537, and *Commercial Union Assurance Co. v. Margeson* (1899), 29 Can. S.C.R. 601, followed.

June 14, 1920.—Ontario High Court.—*Wampler v. British Empire Underwriters Agency*.—XLVIII, Ontario Law Reports, 13.

#### 4. EXPLOSION INSURANCE.

(s) *Statutory Condition as to Explosion—Interpretation—Warranty by Company—Authentication—Not within Statute—Construction.*

Statutory condition No. 11 of art. 7034, R.S.Q. 1909, provides that “The (insurance) company shall make good loss caused by the explosion of gas in a building not forming part of a gasworks, and all other loss caused by any explosion causing a fire and all loss caused by lightning even if it does not set fire”.

*Held*, that this condition only deals with the case of an explosion originating a fire and not with an explosion incidental to a fire, and where loss is caused partly by fire and partly by explosion a policy expressed to be against fire, and containing the following clause, “Warranted free of claim for loss or damages caused by explosion of any of the material used on the



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premises," the clause being properly authenticated as required by article 7036 of the statutes, should be given effect to, and an enquiry directed to enquire into the question of what damages are due respectively to fire and explosion.

(Hobbs, etc. v. Northern Ass'ce Co. (1886), 12 Can. S.C.R. 631; Stanley v. Western Ins. Co. (1868), L. R. 3 Exch. 71; Hooley Hill Rubber Co. v. Royal Ins. Co., (1920) 1 K.B. 257, 272, referred to; Guardian Ass'ce. Co. v. Curtis and Harvey Ltd. (1919), 29 Que. K.B. 254, affirmed.)

APPEAL by plaintiff from the judgment of the Court of King's Bench, Quebec (appeal side) (1919), 29 Que. K.B. 254, in an action to recover the full amount of policy insuring their premises against fire. Affirmed.

The judgment of the Board was delivered by Lord Dunedin.

LORD DUNEDIN: Though this is an important case, both in respect of the amount which is at stake and from the fact that it has given rise to a difference of judicial opinion, yet the facts out of which the question arises are capable of being set forth with great succinctness.

The appellants in the first of these appeals are manufacturers of explosives and are the owners of works in which such explosives are made, and in particular, they were engaged in the manufacture of tri-nitro-toluol. They wished to insure their works against fire, and through their brokers they sent to the respondents, the North British & Mercantile Insurance Company, a slip on which was typewritten their requirements for insurance.

These consisted of a specification of the various buildings wished to be insured, with the addition of terms on which they wished the insurance to be granted. Upon this the respondents issued a policy. The policy consisted of a printed form giving the general words of insurance against fire, leaving a blank for a specification of the premium, and leaving a large blank for the specification of the subject insured. This latter blank was filled up by pasting in a slip or, as it is locally termed, an allonge," which was a typewritten paper exactly echoing the proposal made by the broker. On the back of the form are the printed statutory conditions which, according to the law of Quebec, must be printed on every policy, and to which fuller reference will be presently made.

A fire took place in one of the buildings insured in which there was a nitrator, which is a machine employed in one of the stages of the manufacture of T. N. T. From this building the fire extended to the adjoining building, in which there was some T. N. T. Ten minutes after the inception of the fire, an explosion occurred of the T. N. T. That building was wrecked and burning material blown about. Further fires ensued, and then from time to time further explosions. In the end practically the whole of the insured buildings were, whether by explosions or by fire, totally destroyed.

The appellants sue upon the policy for the whole amount, subject to the adjustment which is necessary in respect of there being other insurance in other policies on the same subject. The respondents admit their liability for damage by fire, but contend that they are not liable for damage attributable to explosion, and aver that the greater part of the damage was in fact so caused. Proof was led in which the facts, which have been summarized were elicited.

It is now necessary to set forth the clauses of the policy on which the question of law depends. The insurance is expressed to be against fire. In the slip or allonge there is the following clause:—

"Warranty free of claim for loss or damage caused by explosion of any of the material used on the premises"

No. 11 of the statutory conditions R.S.Q. 1909, art. 7034 is as follows:—

"11. The Company shall make good loss caused by the explosion of gas in a building not forming part of gasworks, and all other loss caused by any explosion causing a fire and all loss caused by lightning, even if it does not set fire"

The Revised Statutes of Quebec, 1909, enact arts. 7034, 7035 and 7036:—

Art. 7034. The conditions set forth in this article shall, as against the insurer, be deemed to be part of every contract of fire insurance entered into or renewed on or after the tenth day of February, 1909, in the Provinces, with respect to any property therein, or in transit therefrom or thereto, and shall be printed on every such policy with the heading, "Conditions of the Policy," and no stipulation to the contrary, or providing for any variation, addition, or omission, shall be binding on the Assured unless evidenced in the manner prescribed by Articles 7035 and 7036.

Art. 7035. If the insurer desires to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added to the contract containing the printed statutory conditions, words to the following effect, printed in conspicuous type and in ink of a different colour: "VARIATIONS IN CONDITIONS".

This policy is issued on the above conditions with the following variations and additions. (Set forth the conditions).

"These variations are made by virtue of the Quebec Insurance Act and shall have effect in so far as, by the Court or Judge before whom a question is tried relating thereto, they shall be held to be just and reasonable requirements on the part of the Company".

Art. 7036. No such variation, addition or omission shall, unless the same is distinctly indicated as set forth in Article 7035, be legal and binding on the insured.

The above quoted warranty contained in the allonge is not printed in red ink. There is, however, inserted in red ink the following variation of condition 11:—

"....Add the following clause as explanatory of the Company's actual liability under Clause 11. 'This Company is not liable for loss caused by explosions of any kind



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unless fire ensues, and then for loss or damage by fire only'; nor for loss or damage to any electrical machinery, appliances or equipment, unless fire ensues, and then to include the loss or damage caused by fire only."

The respondents contended that in respect of the clause of warranty above quoted they are not bound to pay for any damage caused by the explosion. The Trial Judge found for the appellants, and held that the warranty clause was bad, first because it was a variation of the statutory conditions not properly authenticated, and second, because in itself it was unreasonable. The Appeal Court reversed that judgment (1919) 29 Que. KB. 254, and ordered enquiry as to how much damage was caused by explosion and how much by fire, the evidence as led not having been directed so as to clear up this point. Appeal has now been taken to this Board.

There are two questions accordingly which fail to be decided. The first is what is the proper construction of the clause of warranty, the second is if on a proper construction of the clause the respondents are not bound to pay any loss caused by explosion, then is the clause binding on the appellants in respect either (a) that is not properly authenticated or (b) that it is in itself unreasonable?

It may be well here to set out what is the state of the decisions on questions which nearly touch the point. In the case of *Hobbs, Osborn and Hobbs v. The Northern Assurance Company* (1886) 12 Can. S.C.R. 631, the Supreme Court of Canada decided that a policy which insured against fire covered all loss caused by explosion which was an incident of the fire, i.e., when a fire began without an explosion and an explosion took place during its course and was caused by it. Lord Justice Scrutton in the case of *Hooley Hill Rubber and Chemical Company v. Royal Insurance Company* (1920), 1 K.B., 257 at page 272, expressed an opinion to the same effect. Their Lordships agree with the reasoning of the Judges in *Hobb's Case*. That is an authority on what an insurance against fire covers. The case of *Stanley v. The Western Insurance Company* (1868) L.R. 3 Ex. 71, was a case which explained an exception. In that policy, which was against fire, the insurer, in terms of the policy, was not to be liable for loss or damage by explosion. This expression was held to cover all loss by explosion, whether the explosion succeeded to or was caused by a fire, or was prior to and caused a fire. *Stanley's Case* was followed by the English Court of Appeal in the *Hooley Hill Rubber Company's Case* already cited. These cases are not actually binding on their Lordships, but they agree with them. *Stanley's Case* was decided by a very strong Court, and had stood as the law of England for many years.

Now were the policy here simply a policy against fire, with the warranty added, the case would be ruled in terms of the decision in *Stanley's case*. The only distinction that can be drawn is that here the policy is not simply against fire, but that there is adjoined the statutory condition No. 11. The primary object of the statutory conditions is to prevent the insurer by means of exceptions skilfully worded and not particularly brought to the notice of the assured, avoiding liability which it is only just and reasonable he should undertake in a fire policy. Their Lordships agree with the arguments of the appellants' counsel that these conditions, if there is doubt, should be held rather as amplifying than as cutting down the insurer's liability. Statutory condition No. 11 may, therefore, be taken to fill up the lacuna left by *Hobb's Case*; that is, to make it clear that when the original cause of fire is explosion the damage must be made good by the insurer. The question, therefore, resolves itself into this. When the assured said he would be content that the insurer should not be liable for all loss caused by explosion of the material used on the premises, was he contracting to that effect in view of the sum total of the liabilities under the policy, or was he merely contracting as to the additional liability imposed by Clause 11?

It must be remembered that these were T.N.T. works. It is true that T.N.T. may be consumed without being exploded; it may simply burn without its occasioning an explosion in either the popular or scientific sense. As to what is the true meaning of the word "explosion", the parties have been content to leave the Court without any means of judging this from the scientific point of view. Their Lordships do not think they are entitled to read in any knowledge which they may as individuals possess on the subject, but are bound to take it that the parties are agreed to take the word in the popular sense, in which sense it has been used in the resume of the facts given above. But while T. N. T. might burn it might also explode, and it seems to their Lordships impossible to come to any conclusion but that the parties must have contemplated the possibility of an explosion either as an incident or as an originator of fire. It is obvious that if the assurer was content to have this possible risk barred, he would secure an insurance on better terms. When, therefore, he used in his proposal and the insurer accepted in the policy, words which are absolutely general, and in no way limited, their Lordships think that the more natural construction is to apply the words of exception to the whole risks in which explosion takes a part rather than to confine them to the one special case provided for by statutory condition 11, to which no reference is made.

The next question to be decided is whether the construction of the warranty, being as above, it is itself struck at by the provisions of Art. 7036. The judges in the Court below 29 Que. KB. 254, have held that in respect that Art. 7035 specified the insurer as the person who may be desirous to vary the condition, the clause does not apply in cases where, as here, the insured proposed the variation, which was accepted by the insurer. Their Lordships are unable to agree with this view of the Statutes. Art. 7036 is quite peremptory in its terms. Their Lordships think that it is the policy of the Statute to make a hard and fast rule that every fire policy shall have attached to it these statutory conditions, and that they cannot be varied so as to be binding on the insured, unless the variations are authenticated in the prescribed manner. The result will be that, if not varied, they remain in full force, but any other stipulation and covenant which may define or limit the risk can also receive effect in so far as it does not contradict the statutory



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conditions which are paramount. Applying this view to the question in hand, the insurers are warranted free from explosions of every sort, except such explosion as is provided for by statutory condition 11. Now statutory condition 11, as already stated, only deals with an explosion originating a fire, and does not deal with the case of an explosion incidental to a fire. It follows that the present case is not touched by statutory condition 11, and the warranty free from explosion can have effect. This leads, though by a different line of reasoning, to the same result as reached by the Judges of the Court of Appeal, 29 Que. K.B. 254. Their Lordships need only add that they agree with the Court of Appeal, differing from the Trial Judge that the condition is not in itself unreasonable.

Two minor matters forming the material of interlocutory judgments must be mentioned, as they enter into the judgment of the Court of Appeal, though they were not made a matter of argument before their Lordships. Their Lordships consider that the Trial Judge was right in striking out a paragraph which proposed to adduce evidence as to the intentions of parties antecedent to the issue of the policy. The matter of the other interlocutory judgment is somewhat obscure. If, as MacLennan J. thought, it was only a renewal in another form of the motion already dealt with, no more need be said. If, on the other hand, it was a plea which would destroy the contract on the ground of its being ultra vires of the Company, there is, in the view of their Lordships' decision on the merits, no necessity to discuss it. Their Lordships, therefore, think that the judgement of the King's Bench should be varied by striking from out the operative final paragraph such part as deals with the interlocutory judgements, but so far as it directs enquiry into the question of damages due respectively to fire and explosion, should be affirmed, and that the respondents should have the costs of the appeal.

In the second appeal the facts are the same, except that there is no variation whatever of statutory condition 11. The same arguments accordingly apply, and the result must be the same as in the former case.

The respondents on the 11th June, 1920, obtained special leave to cross-appeal in each action, on the ground that the judgments of the Court of King's Bench 29 Que. K.B. 254, should have directed judgment to be entered for them. It follows from this judgment that these cross-appeals ought to be dismissed and the appellants are entitled to their costs in respect of them. These costs should be set off against the costs which the appellants are directed to pay to the respondents in the main appeals.

Their Lordships will humbly advise His Majesty to the foregoing effect.

October 19, 1920.—Judicial Committee of the Privy Council—*Curtis's and Harvey, Ltd., v. North British and Mercantile Insurance Co. Ltd. Curtis's and Harvey, Ltd. v. Guardian Assurance Co., Ltd.*—55 Dominion Law Reports, 95.

## 5. LIFE INSURANCE

(t) *Default in Payment of Premium—Lapse of Policy—Reinstatement upon Written Application and Payment of Arrears—Untrue Answers to Questions in Application—Findings of Jury—Absence of Fraud—Answers Written by Agent of Company—Provision for Reinstatement Contained in Policy—Condition—Fulfilment—Insurance Act of Canada, 1910, secs. 84, 85, 95 (d), (j)—Authority of Agent—Whether Agent of Insured—Reopening of Question Whether Evidence upon which Reinstatement Granted Satisfactory.*

A policy of insurance issued by the defendants on the life of B., in favour of his wife, the plaintiff, as beneficiary, having lapsed by reason of the non-payment of the half-yearly premium due in February, 1918, L., the defendants' agent, called upon B. and the plaintiff in April, 1918, and received payment of the overdue premium, and at the same time obtained from B. an application for the reinstatement of the policy. The application was approved by the defendants and the policy reinstated. The premiums were duly paid thereafter, and on the 10th February, 1919, B. died. The defendants refused to pay, alleging that in the application signed by B. three questions were answered falsely, namely: "4. What illnesses, if any, have you had since the date of the above policy? A. None." "6. What physicians have treated you or have you consulted since the date of the above policy? A. No." "7. Are you now in sound health? A. Yes." It appeared that B. had been and was at the time of the application being treated by a physician for the disease from which he died; that he disclosed the facts to L.; but that L. wrote the answers to the question in the application form, and B. signed it without reading it. In an action upon the policy, the jury found that the answers to questions 4 and 7 were not in fact untrue and were not material, but that the answer to questions 6 was untrue and was material, and that all three answers were acted upon by the defendants. They also found that B. disclosed to L. all the information necessary to enable L. to write truthful answers; that L. obtained from B. full knowledge of all material facts for the purpose of the reinstatement application before B. signed it; that B. did not make to L. any statement which he (B.) knew to be false; that B. was not guilty of any fraud; that B. was induced by the statements or representations of L. to sign the application in the form in which he did sign it; that he so signed it without knowing or understanding its full meaning and effect; and that his failure to know and understand was due to the statements and representations of L.:—

Held, that the application for reinstatement and its acceptance by the defendants did not constitute a new contract or policy of insurance.

Sections 84 and 95 (d) and (j) of the Insurance Act of Canada, 1910, 9 and 10 Edward VII, ch. 32, considered.

The provision in the policy for reinstatement was in reality a condition, to the effect that written application should be made by the insured; that evidence of insurability satisfactory



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to the company should be presented; and that any loan interest due and all arrears of premiums with 5 per cent interest should be paid.

This condition was in fact complied with; fraud on the part of B. had been negatived by the jury; the defendants had reinstated the policy upon evidence which they considered satisfactory; and they could not, in the absence of fraud, be permitted to reopen the question and say that the evidence upon which they acted was unsatisfactory.

The findings of the jury absolved B. from all real responsibility for the truth or otherwise of the written answers.

Even if L. exceeded his real authority in writing untruthful answers, that did not make him B's agent. Apart from sec. 85 of the Insurance Act, L., acting with real authority to obtain from B. the application for reinstatement, must be deemed to have been clothed with full authority, short of fraud on B's part, for everything that he (L.) did.

Great Northern Insurance Co. v. Whitney (1918), 57 Can. S.C.R. 543, and similar earlier cases, applied.

The finding of the jury that the answer to question 6 was untrue and was material and was acted upon by the defendants, did not, in view of the other findings, stand in the way of the plaintiff.

May 7, 1920.—Ontario High Court—*Bird v. New York Life Insurance Company*.—XLVII Ontario Law Reports, 510.

(u) *Cession judiciaire de biens—Mari et femme—Assurance du mari en faveur de sa femme—Bilan—Créanciers—C. proc., art. 834, 864, 863.*

1. Le produit d'une police d'assurance de \$3,000 prise par un mari en faveur de sa femme n'est pas le gage des créanciers de ce dernier. Il s'ensuit que la femme qui, après le décès de son mari, a continué le commerce de ce dernier, et fait une cession judiciaire de ses biens, n'est pas tenue d'entrer dans son bilan ce montant qu'elle a retiré.

2. Même si cette somme appartenait aux créanciers du mari, il n'y aurait pas lieu à mépris de Cour si elle refusait de remettre les \$3,000.

October 28, 1919.—Quebec Superior Court—*Dame Descotes v. Collette*.—57 Quebec Reports, 420.

(v) *Benefit of Wife designated by Name—Death before Death of Insured—Remarriage of Husband—Distribution among Surviving Wife and Children—"In Equal Shares"—Ontario Insurance Act, sec. 178 (4) (6 Geo. V. ch. 36, sec. 5).*

The words of sub-sec. 4 of sec. 178 of the Ontario Insurance Act, R.S.O. 1914, ch. 183, as enacted by the amending Act 6 Geo. V. ch. 36, sec. 5, "such insurance money.....shall be for the benefit in equal shares of the wife living at the maturity of the contract and the children of the assured", do not mean that the wife is entitled to one half and the children to the other half among them—the wife shares with the children, taking the same share as each, so that where there are two children the wife takes one third and each child one third.

December 3, 1919.—Ontario High Court—*Re Dickenson and North American Life Assurance Co.*—XLVI, Ontario Law Reports, 380.

(w) *Wife named as Beneficiary in Policy—Declaration in Case She Pre-decease Insured—S. 186 (2) of ch. 15 of 1915, Sask.*

If a life insurance policy names the insured's wife as the beneficiary he may before her death declare in the policy that in case of her predeceasing him the moneys be payable to his estate, notwithstanding sub-sec. 2 of sec. 186 of ch. 15 of 1915, Sask. Statutes.

June 30, 1920.—King's Bench, Saskatchewan—*Executors and Administrators Trust Company v. MacKenzie et al*—1920, Vol. 3, W.W.R., 110.

(x) *Policy in favour of Wife—Death of Wife Before Maturity of Contract—Beneficiaries—Estate of Insured—Life Insurance Beneficiaries Act (Alta.)*

An insurance policy in favour of a wife who dies before the maturity of the contract in the absence of any declaration provided for by sec. 9 (9) of the Life Insurance Beneficiaries Act (6 Geo. V., Alta ch. 25), becomes under clause (c) of sub-sec. 9 of the Act one for the benefit of the child or children of the assured and forms no part of the estate of the assured. If the policy is payable to the wife if living and if not then to the insured's executors, administrators or assigns, such insurance goes to the executors of the will of the assured and forms part of his estate.

March 19, 1920.—Alberta Supreme Court—*Re Grant*—51, Dominion Law Reports, 369.

(y) *Certificate of Friendly Society—Change of Beneficiary—Issue of New Certificate—Assignment or Surrender—Ontario Insurance Act, R.S.O. 1914, ch. 183, sec 181 (2).*

By a "life insurance certificate," issued in 1903, a "mortuary benefit" was payable "to the beneficiary or beneficiaries designated hereon". The insured, by endorsement, named his wife



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as beneficiary. In 1906, the insured, by a writing endorsed on the policy, changed the beneficiary to his stepson; his wife signed a memorandum agreeing to the change; the certificate was then delivered to the Society, and a new certificate was issued, payable to the stepson, who undertook to pay the premiums. The new certificate was on a different plan. The wife died in 1913, and the insured in 1919:—

*Held*, that what was done amounted to an assignment or a surrender of the certificate, within the meaning of sec. 181 (2) of the Ontario Insurance Act, R.S.O. 1914, ch. 183, and the stepson was entitled to the insurance moneys.

December 15, 1919.—Ontario High Court—*Re Knibbs and Royal Templars of Temperance*—XLVI, Ontario Law Reports, 410.

- (z) *Alberta Insurance Act, S. 43—Effect of Statutory Provision Making Moneys under Policy Payable within Province—Provision in Policy that Foreign Law Governs.—Application and Effect of Ontario Law—Beneficiary under Policy Predeceasing Assured—Effect of Will.*

The provision in sec. 43 of The Alberta Insurance Act, ch. 8 of 1915, that the moneys payable under policy of life insurance shall “be payable in the province, when the assured is or dies domiciled therein, notwithstanding anything contained in any policy or the fact that the head office of the insurance corporation is not within the province,” does not purport to do more than declare that the situs of the debt shall be in the province, and does not make the law of Alberta apply in determining the construction of the contract when the assured died domiciled in Alberta, especially where the policy provides that in all cases of claims under it the law of another province shall govern.

The life insurance law of Ontario was held applicable in the distribution of moneys under policies, so as to give the entire proceeds of one policy to a surviving preferred beneficiary, and the proceeds of another policy to surviving children of the assured not designated as beneficiaries in the policy (the designated beneficiary having been the deceased’s wife who predeceased him); and the assured’s will which made no general or specific reference to the policies was held not to affect the disposition of the moneys.

September 7, 1920.—Alberta Supreme Court *In re Mellon Estate*.—1920, Vol. 3, W.W.R., 413.

- (aa) *Contract Made and Parties Domiciled and Insurance Moneys Payable in Province of Quebec—Contest as to Disposition of Insurance Moneys—Agreement of all Persons Interested that Decision be according to Law of Ontario—Validity—Claim of Creditors—Representation of Creditors—Rule 75—Policy Payable to Wife by Name or in Event of Her Death to Heirs, Executors, Administrators, or Assigns—Death to Wife—Remarriage of Assured—Rights of Second Wife—Will—“My Insurances”—Declaration under Ontario Insurance Act—Secs. 163 (1) 171 (3), 178, 179, (1) Amending Act, 6, Geo. V. ch. 36, sec. 5—Rights of Widow as against Children.*

In January, 1905, N., then domiciled in the province of Quebec, procured a policy of assurance upon his life from an insurance company whose head office was in that province. By the policy the sum assured was made payable at the company’s head office to the wife of N., whose full name was set out in the policy, or, in the event of her death, to the heirs, executors, administrators, or assigns of N. The wife named in the policy and two children were then alive; but the wife died in 1906; in 1907 N. married again; and his second wife and his two children survived him. In 1911, he became domiciled in Ontario, where he died in 1919, having first made and published a will, dated the 28th April, 1919, by which he gave certain personal property to his son, and to his wife, naming her, “my insurances, my furniture and all my other properties, real and personal.” He had two life insurance policies, one being that mentioned above; the moneys payable under that policy were the subject of an application to the Court, upon which a creditor of N. appeared.

An order was made directing that the creditor before the Court should represent all creditors. Rule 75.

The contract having been made in Quebec between parties there domiciled and the money being payable in that Province, *semble*, that the law of that Province should govern.

All parties, however, desired that the case be decided on the law of the Province of Ontario, and had signed an agreement to that effect:—

*Held*, that the agreement was valid—there being no third parties whose rights were derogated from, no infant concerned, no statutory direction violated, and no public interest injuriously affected.

The creditors contended that the insurance moneys formed part of the estate of N., available for the payment of debts:—

*Held*, applying the law of Ontario, that the bequest of “my insurances” was a sufficient declaration in favour of N’s second wife, as a member of the preferred class of beneficiaries, to entitle her to payment of the insurance moneys.

Sections 163 (1), 171, (3) 178, and 179 (1) of the Ontario Insurance Act, R.S.O. 1914, ch. 183, considered.

*Re Baeder and Canadian Order of Chosen Friends* (1916), 36 O.L.R. 30, and *re Monkman and Canadian Order of Chosen Friends* (1918), 42 O.L.R. 363, followed.

*Re Wrighton* (1904), 8 O.L.R. 630, distinguished. And, therefore, the creditors could take nothing.



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Held, also, that if sub-sec. 4 of sec. 178 of the Act, as enacted by the amending Act of 1916, 6 Geo. V. ch. 36, sec. 5, was applicable to this pre-existing policy, it did not affect the rights of the widow as against the children.

October 20, 1919.—Ontario High Court—*Re Naubert*.—XLVI Ontario Law Reports, 210.

(bb) *Presumption of Death of Insured—Insurance Act, R.S.O. 1914 ch. 183, sec. 165 (4), (5)—Evidence—Disposition of Insurance Money—Administration Dispensed with.*

Motion by the association, under the Insurance Act, R.S.O. 1914 ch. 183, sec. 165 (4) and (5), for a declaration as to the presumption of death of George F. Blamey, a person whose life was insured by the association, and for a direction as to the payment of the insurance money.

Lennox, J., in a written judgment, said that there was ample evidence to support a presumption of the death, under the terms of the statute, and the money or benefit secured by certificate No. 18909 was immediately payable. There was also good ground for believing that Blamey died intestate, unmarried, and without lawful issue. The parties should not be put to the expense of administration, and payment into Court was unnecessary. There should be an order declaring that the presumption of death had arisen, directing the payment of the money, less the association's costs of the motion, to the next of kin of Blamey mentioned in the affidavits, and exonerating the association from further liability.

August 16, 1920.—Ontario High Court Division—*Re Oddfellows' Relief Association and Blamey*.—19, Ontario Weekly Notes, 49.

(cc) *Association de bienfaisance—Bénéfice—Intérêt assurable—Fiance—Stipulation pour autrui—Révocation—C. civ., art. 1029, 2474, 2475.*

1. Pour qu'un contrat d'assurance soit valide, il n'est pas nécessaire que le bénéficiaire de la police ait un intérêt dans la vie de l'assuré; l'intérêt qu'a l'assuré dans sa propre vie suffit à rendre le contrat valide.

2. Lorsque les règlements d'une association de bienfaisance permettent aux membres qui en font partie de constituer comme bénéficiaire de leur dotation soit un parent, soit le fiancé ou la fiancée, dans ce dernier cas, la personne désignée ne cesse pas d'être bénéficiaire parce qu'elle cesse d'être fiancée, si l'attribution de bénéfice n'est pas modifiée conformément aux règlements de l'association.

3. La révocation de la stipulation pour autrui et du bénéfice d'une assurance ne peut plus avoir lieu quand le bénéficiaire les a acceptés.

June 30, 1920.—Quebec Superior Court—*Roy, demandeur v. L'Ordre indépendant des Forestiers, défendeur, et Samson, intervenant*—58 Quebec Reports 338.

(dd) *Untrue Answers of Assured upon application—Materiality of Answers—Fraud—Unsatisfactory Findings of Jury—Judgment of Appellate Court upon the Evidence, Disregarding the Findings—Judicature Act, sec. 27.*

Appeal by the defendants from the judgment of Orde, J., upon the findings of a jury, in favour of the plaintiff, for the recovery of \$3,318.49 and costs, in an action upon a policy of insurance upon the life of the plaintiff's husband, Joseph Selick, who dies on the 30th March, 1918.

At the first trial certain questions as to the materiality of untrue answers as to previous illnesses given by the insured in his application were submitted to the jury. The jury found that the answers were untrue but were not material.

It was held that the findings of the jury that the answers were not material and that there was no fraud must be set aside as unsatisfactory. The case was one in which the Court should exercise the powers conferred by Section 27 of the Judicature Act and pronounce final judgment instead of directing a new trial. The appeal should be allowed with costs and the action be dismissed with costs.

December 20, 1920.—Ontario Appeal Court—*Selick v. New York Life Insurance Company*—19, Ontario Weekly Notes, 260.

(ee) *Contract—Misrepresentation not Inducing other Party—Life Insurance Policy Assigned Collateral to Land Mortgage—Purchasers of Land assuming mortgage and Policy—Assured redeeming part of Policy from purchasers—Misstatement of Assured's Age causing Reduction of Policy Moneys on his Death—Burden of Loss not on Assured's Estate because Purchasers not induced to Contract by Amount of Policy.*

F. as collateral security for payment of a mortgage of \$50,000 assigned to the mortgagee a policy of insurance on his life for the same sum, the mortgaged land being charged with payment of the premiums. Subsequently in an agreement between F. and certain purchasers of the land who assumed payment of the mortgage, F. assigned said policy to the purchasers subject to payment of premiums and the rights of the mortgagee. Provision was made for F. redeeming the policy or part thereof by paying to the purchasers a proportion of its cash surrender value as they paid the mortgage instalments. If F. should die before the due date of the mortgage (which event occurred) the purchasers on receiving the insurance moneys were to pay to F's



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estate the amount of any instalments in respect of which F. had paid them the cash surrender value. Before F.'s death the purchasers paid an instalment of \$5,000 on account of the mortgage and F. paid to them one-tenth of the then cash surrender value of the policy. It was discovered when proof of death was made that F. had made a mistake in stating his age and therefore the policy only stood good for \$47,500 instead of \$50,000.

Held F.'s estate was entitled to be paid by the purchasers one-tenth the face of the policy and should not bear the full burden of the \$2,500 reduction in the policy; for the evidence showed that the purchasers regarded the policy as a burden rather than as an advantage; had the correct age of assured been known the mortgagee might have required further insurance with further premiums and therefore the policy would have been regarded as a further burden; and therefore one of the essentials for relief on the ground of misrepresentation, viz., that the misrepresentation induced the act of the other party to whom it was made, did not exist.

The policy moneys were "received" by the purchasers within the meaning of the agreement when they were applied to the payment of the mortgage.

In above respect the judgment of Stuart J. reported at (1919) 3 W.W.R. 387 was reversed. On other questions his judgment as there reported was sustained.

February 4, 1920.—Alberta Supreme Court Appellate Division—*The Standard Trusts Company v. Canada Life Assurance Company et al*—1920 Vol. 1, W.W.R., 516.

(ff) *Contrat de mariage—Donation—Police d'assurance—Transfert—Enregistrement—Héritiers—Intérêt—Rapport—Partage—C. civ., art. 712, 804 à 808, 1292, 1298, 1422, 2113.*

1. La clause suivante dans un contrat de mariage, savoir: "Le futur époux promet et s'engage de faire mettre au nom de la future épouse la police d'assurance qu'il a actuellement sur sa vie," crée une obligation et un lien de droit parfait entre le futur époux et la future épouse, mais non entre cette dernière et la compagnie d'assurance qui a assuré l'époux, vu qu'elle ne contient qu'une simple promesse de transfert futur qui ne s'est pas réalisée.

2. Les époux, ayant stipulé, dans leur contrat de mariage, la séparation de biens, c'était à l'épouse, la donatrice, qu'incombait l'obligation de faire enregistrer la donation et non à son époux, et, pour cette raison, les héritiers de l'époux ont droit de se prévaloir du défaut d'enregistrement.

3. Cette promesse faite dans le contrat de mariage est une donation qui n'ayant pas été enregistrée, ne peut être opposée aux héritiers.

4. Une épouse, donataire de son époux d'une somme d'argent par son contrat de mariage, et qui est, en même temps, un de ses héritiers, n'a pas d'intérêt à faire valoir cette donation, si elle n'a pas renoncé à sa succession, vu qu'elle serait tenue de rapporter le montant à la masse.

5. Lorsque dans une action en réclamation, à titre de donataire d'une somme d'argent qui, en réalité, appartient à la succession dont la donataire est un héritier, si les autres héritiers interviennent pour réclamer chacun leur part, la Cour, au lieu de rejeter l'action, ordonnera un partage selon les droits de chacun.

April, 26, 1920.—Quebec Superior Court—*Dame Villeneuve v. Union Mutual Life Insurance Company et dame Leduc et autres, intervenants*—58, Quebec Reports, 272.

## LEGISLATION

## 1. DOMINION LEGISLATION

There was no general legislation amending the Insurance Act passed at the session of Parliament held in 1920. The following private Acts were passed:—

(1) An Act to incorporate Aberdeen Fire Insurance Company. (Assented to June 16, 1920.)

This Act incorporates the Company with head office in the City of Edmonton, Alberta; with power to transact the business of fire, inland marine, guarantee, accident, inland transportation, plate glass, burglary, sickness and automobile insurance. The Act contains the usual provisions for the minimum amount of capital or capital and surplus as the various classes of business are taken up.

2. An Act to incorporate Armour Life Assurance Company. (Assented to May 11, 1920.)

This Act incorporates the Company with power to transact the business of life insurance, and is in the model form. The head office of the Company will be in Edmonton, Alberta.

(3) An act to amend and consolidate the Acts respecting The British America Assurance Company. (Assented to July 1, 1920.)

This Act consolidates the various Acts respecting the Company and enlarges the insurance powers of the Company to include practically all classes of insurance other than life insurance.

(4) An act to incorporate Canada Security Assurance Company. (Assented to May 11, 1920.)

This Act incorporates the Company with head office in the City of Toronto, and with power to take over the whole or any part of the business of Canada Security Assurance Company incorporated by Special Act of the Province of Alberta in 1913. The Company is authorized to undertake the business of fire, automobile, hail, accident, sickness, guarantee, plate glass, burglary, inland transportation and explosion insurance, the usual provisions for increase of capital or capital and surplus on the various classes of business being taken up



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being contained in the Act. There is also provision that a license shall not be issued to the Company until the provincial company has ceased, or is about to cease, to transact business.

(5) An Act respecting the Dominion Fire Insurance Company. (*Assented to July 1, 1920.*)

This Act amends the Company's Act of incorporation, chapter 73 of the Statutes of 1904, by increasing the insurance powers of the Company to include fire, hail, automobile and marine insurance, and in addition thereto such other kinds of insurance as may be authorized from time to time under the provisions of section 77 of the Insurance Act, 1917.

(6) An Act to incorporate the T. Eaton General Insurance Company. (*Assented to May 11, 1920.*)

This Company is authorized to transact the business of sickness, accident, guarantee, burglary, inland transportation, plate glass, automobile, sprinkler leakage, fire and steam boiler insurance. The usual provision respecting increase in capital and surplus when the additional classes of business are taken up is contained in the Act. The head office of the Company will be in the City of Toronto.

(7) An Act to incorporate The T. Eaton Life Assurance Company. (*Assented to May 11, 1920.*)

This Act is in the model form and incorporates the Company to transact the business of life insurance. The head office of the Company will be in the City of Toronto.

(8) An Act respecting The Pacific Coast Fire Insurance Company. (*Assented to May 11, 1920.*)

This Act amends the charter of the Company chapter 143 of the Statutes of 1908, by providing that the directors may by resolution sub-divide its shares into shares of five dollars each. It also enlarges the insurance powers of the Company to include inland transportation, automobile, tornado, explosion, hail, marine, sprinkler leakage, burglary and accident insurance.

(9) An Act respecting The Pacific Marine Insurance Company. (*Assented to May 11, 1920.*)

This Act amends the charter of the Company, chapter 140 of the Statutes of 1906, by enlarging the insurance powers of the Company to include inland marine, fire, inland transportation and automobile insurance.

(10) An act to incorporate Reliance Insurance Company of Canada. (*Assented to July 1, 1920.*)

This Act authorizes the Company to transact the business of fire, accident, automobile, burglary, hail, guarantee, tornado, explosion, inland transportation and sprinkler leakage insurance, with the usual provision for increase in capital or capital and surplus at the various classes of business are taken up. The head office of the Company will be in the City of Montreal.

(11) An Act to incorporate Scottish Canadian Assurance Corporation. (*Assented to May 11, 1920.*)

This Company is authorized to transact the business of fire, accident, sickness, automobile burglary and hail insurance. The usual provision respecting increase in capital and surplus when the additional classes of business are taken up is contained in the Act. The head office of the Company will be in Toronto.

(12) An Act to incorporate United Canada Fire Insurance Company. (*Assented to June 16, 1920.*)

This Company is authorized to transact the business of fire, inland marine, automobile, inland transportation, plate glass, accident, hail, tornado, sprinkler leakage and guarantee insurance. The usual provision respecting increase in capital and surplus when the additional classes of business are taken up is contained in the Act. The head office of the Company will be in the City of Winnipeg.

(13) An Act to amend and consolidate the Acts respecting The Western Assurance Company. (*Assented to July 1, 1920.*)

This Act consolidates the various Acts respecting the Company and enlarges the insurance powers of the Company to include practically all classes of insurance.

## 2. ALBERTA LEGISLATION

*An Act to amend The Municipal Hail Insurance Act. (Assented to March 19, 1920).*

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Alberta, enacts as follows:

Chapter 20 of the Statutes of Alberta, 1918, being The Municipal Hail Insurance Act, is hereby amended as follows:

1. Section 2, clause (a): By striking out the word "Elector" in the second line thereof and the proviso to said clause, and by adding to said clause the following:

"'Elector' shall mean any person on the voters' list of the municipal district, as the owner or occupant of land."

2. Section 5: By adding the following: "Provided, however, that this Act shall not apply to any land that is subdivided into blocks and lots, according to a plan registered in the land titles office for the land registration district within which said land is situated."

3. Section 6: (1) By adding to subsection 1 the following: "The result to be decided by a majority of the electors actually voting."

(2) By inserting in subsection 4 after the word "within" in the first line of subsection 4 thereof the words "or without", and by striking out the words "or without" as they appear after the word "within" in the third line; and by inserting after the word "subject" in the sixth line the words "to the discretion of the board and," and by adding to this subsection the following words: "and it shall be the duty of the municipal council to levy such rates on such owners or occupants as are required by this Act, and to pay the amounts, as collected, to the board, together with any penalties on arrears."



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4. Section 8: By inserting after the word "electors" in the fourth line the words "actually voting."

5. Section 24: (1) By striking out the words "of or persons occupying" in the first line thereof, and substituting in lieu thereof the words "or occupants of."

(2) By repealing clause (d) and substituting in lieu thereof the following: "the amount of insurance per acre desired in accordance with the requirements of section 29."

(3) By adding the following clause: "(e) In case any owner or occupant refuses or neglects to make the return in accordance with the requirements of this section, and as a result it becomes necessary for the secretary-treasurer of the municipal district to otherwise ascertain the facts, in order to make to the secretary of the board the statement provided for in the next succeeding section, any costs or charges that the secretary-treasurer may incur in connection with any particular portion of land, in obtaining such facts, shall become immediately due and payable by the owner or occupant to the secretary-treasurer, and if not paid shall be charged against the said land, when making the ordinary levy under this Act."

6. Section 26, subsection 1: By striking out the words "occupier or person" in the first line, and substituting in lieu thereof the words "or occupant."

(2) By striking out all the words from the word "in" in the seventh line to the first word "land" in the eleventh line, inclusive, and substituting in lieu thereof the following "that in the case of land that is leased it cannot be withdrawn except upon the written request of both the owner or occupant and the lessee."

(3) By adding to this subsection the following, namely: "and in the case of land that is leased, if the application to be reincluded is made by the lessee, the written consent of the owner or occupant must be obtained; provided that in all cases where crops are insured on lands that are leased, the owner or occupant shall have a first lien upon all crops grown upon the land, as security for the payment of said tax or such part of such tax as is properly chargeable against the lessee's share of such crops."

7. Section 27: By adding the following subsection:

"(2) If for any reason notice of loss is not given within three days of the date of such damage, the costs of adjustment may in the discretion of the Board be charged against the claimant."

8. Section 29: By repealing the section, and substituting in lieu thereof the following:

"29. The maximum indemnity to be paid for total loss shall be six, eight or ten dollars per acre, as shown in the return made under section 24, clause (d) of this Act; provided, however, that if no such return has been made until after the insured crop has been damaged by hail, the maximum indemnity for total loss shall be six dollars per acre."

"(2) No liability as to indemnity shall exist—

"(a) With reference to any portion of an insured acreage in which the damage done by hail in such portion is less than 5 per cent of the actual value of the crop on such portion.

"(3) The indemnity herein provided for shall be exempt from garnishment, attachment and execution."

9. Section 30: (1) By striking out the words "the occupant" in the third line, and substituting in lieu thereof "a lessee."

(2) By striking out the words "owner and occupant" in the fourth and fifth lines, and substituting in lieu thereof the words "lessor and lessee."

(3) By striking out the words "owner and the occupant" in the eighth line, and substituting in lieu thereof "lessor and the lessee."

10. Section 37, subsection 1: (1) By striking out all the words from the word "the" in the eighth line to the first word "board" in the twelfth line, inclusive, and substituting in lieu thereof the following: "moneys received by the board from any municipal district in payment of the assessment as provided for in section 33."

(2) Subsection 3: By striking out all the words after the word "to" in the sixth line, and substituting in lieu thereof the following: "the hail insurance board in payment of the assessment provided for in section 33 and to any person, bank, company or corporation from which the municipal district has borrowed money under this section."

## 3. BRITISH COLUMBIA LEGISLATION

(1) *An Act to amend the "Life-insurance Policies Act." (Assented to 17th April, 1920.)*

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Life-insurance Policies Act Amendment Act, 1920."

2. The "Life-insurance Policies Act," being chapter 115 of the "Revised Statutes of British Columbia, 1911," is amended by adding the following as sections 13A, 13B, and 13C:—

## "POLICIES ON THE LIVES OF INFANTS."

"13A. A minor over the age of sixteen years may effect contracts of insurance on his life, and may do in respect of any such contract whatever under this Act a person of full age may lawfully do, and the like rules of construction shall prevail.

"13B. No contract of insurance effected by a parent upon the life of his child shall be invalid by reason only of want of pecuniary interest in the life of the child.

"13C. (1) No contract of insurance shall be effected on the life of a child unless the child is at least one year old.



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"(2) Where a contract of insurance is effected on the life of a child under ten years of age, the insurance money payable on the maturity of the policy shall not exceed the following amounts:—

- "Thirty-two dollars if the child dies under the age of two years:
- "Forty dollars if the child dies under the age of three years:
- "Forty-eight dollars if the child dies under the age of four years:
- "Fifty-six dollars if the child dies under the age of five years:
- "Eighty-three dollars if the child dies under the age of six years:
- "One hundred and twenty dollars if the child dies under the age of seven years:
- "One hundred and sixty dollars if the child dies under the age of eight years:
- "Two hundred dollars if the child dies under the age of nine years:
- "Two hundred and sixty dollars if the child dies under the age of ten years.

"(3) If an insurer enters into a contract on the life of a child under ten years of age, and the insurance money payable thereunder exceeds the amount fixed by subsection (2), the premiums paid may be recovered from the insurer by the person making the payments, together with compound interest thereon at the rate of seven per cent per annum.

"(4) Except as provided by subsection (5), this section shall not apply to a contract of insurance effected:—

- "(a) Before the enactment of this section; or
- "(b) On the life of a child of any age, if the person effecting the insurance has a pecuniary interest in the life of the child; or
- "(c) On the life of a child under ten years but not less than one year of age, if the insurance money payable on the death of the child is limited to the premiums paid with interest.

"(5) The provisions of this section shall be printed in conspicuous type on every contract of insurance hereafter effected on the life of a child under ten years of age and on every circular relating to or application for any such contract, or a copy of such provisions printed in conspicuous type shall be firmly attached to every such contract, circular, or application, and any person who contravenes this subsection shall be liable, on summary conviction, to a penalty of two hundred dollars."

3. The amendments to said chapter 115 enacted by section 2 of this Act shall, except as therein expressly provided, apply to all contracts of insurance, whether effected before or after the date on which this Act comes into force.

(2) *An Act to amend the "British Columbia Fire Insurance Act."* (Assented to 17th April, 1920)

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

1. This Act may be cited as the "British Columbia Fire Insurance Act Amendment Act, 1920."

2. Section 5C of the "British Columbia Fire Insurance Act," being chapter 113 of the "Revised Statutes of British Columbia, 1911," as enacted by section 3 of chapter 36 of the Statutes of 1919, is hereby amended by adding the words "merchandise in" between the words "of" and "mercantile" in the fourth line thereof.

#### 4. MANITOBA LEGISLATION

(1) *An Act to amend "The Manitoba Insurance Act".* (Assented to February 27, 1920.

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 3 of "The Manitoba Insurance Act," being chapter 98 of the Revised Statutes, 1913, as enacted by section 2 of chapter 46 of 9 George V, is repealed and the following substituted therefor:

3. Only sections 2, 5, 6, 8, 9, 12 to 20, 44 to 47, subsections (3) (4) and (6) of 51, 52, 53, 64, 72 to 95 of this Act shall apply to a company licensed by the Dominion Government.

2. Section 4B of said Act as enacted by section 6 of chapter 33, 5 George V, is amended by striking out the word "five" in the sixth line thereof and by substituting therefor the word "three."

3. Paragraph (d) of section 10 of said Act is amended by adding thereto after the word "vehicle" in the second line thereof the words "other than motor vehicles."

4. Subsection (5) of section 19 of said Act is amended by striking out the words "one and one-third per cent" in the ninth line thereof and substituting therefor the words "two per cent."

5. (1) Subparagraph (i) of paragraph (b) of section 45 of said Act is amended by adding the words "and in the case of a company doing accident, sickness or guarantee and surety insurance" after the word "Manitoba" in the last line thereof.

(2) Subparagraph (iii) of said paragraph (b) is amended by striking out the words "an accident or guarantee and surety" from the fifth and sixth lines and substituting therefor the words "a plate glass insurance."

6. Subsection (2) added to section 81 of the said Act by section 7 of chapter 46 of 9 George V, is hereby repealed and the following substituted therefor:

(2) The certificate of authority issued to a partnership or firm shall include those of the partners not exceeding three who devote all their time to the business of the partnership and not more than one employee of the partnership nominated for that purpose in writing by the partnership with the written approval of the Superintendent of Insurance, and the certificate



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of authority issued to a corporation shall include not more than four officers of such corporation nominated for that purpose by the corporation in writing signed by the president, secretary or manager of the corporation under its corporate seal, provided such nomination shall be approved in writing by the Superintendent of Insurance. Any such nomination may be revoked at any time and the name of another employee or officer substituted, upon the written application of the partnership or corporation to the Superintendent of Insurance and with his approval in writing.

7. Section 91A of said Act as enacted by section 9 of chapter 46, 9 George V, is amended by striking out the word "agent" in the ninth line thereof and substituting therefor the word "person."

8. This Act shall come into force on the day it is assented to.

(2) *An Act to amend "The Manitoba Insurance Act". (Assented to March 27, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Subsection (2) of section 19 of "The Manitoba Insurance Act," being chapter 98 of the Revised Statutes of 1913, is hereby repealed and the following substituted therefor:

(2) In the event of any insurance having been procured under and by virtue of the said license, there shall be made, by the special broker, an affidavit which shall be filed in the office of the superintendent within thirty days after the procuring of such insurance. Such affidavit shall have force and effect for one year only from the date thereof and shall set forth that after diligent effort it has been ascertained that insurance, or sufficient insurance, required to protect the property sought to be insured, could not be obtained, or, that such insurance, or sufficient insurance, could not be obtained at ordinary or reasonable rates of premium or on satisfactory terms from insurance companies duly authorized to carry on business in Manitoba. But such special broker shall not be required to file such affidavit if a similar affidavit relative to the same property has been filed within the preceding twelve months by any other special broker.

2. Section 95 of said Act, as enacted by section 11 of chapter 46 of 9 George V, is hereby amended by adding the following words: "Provided that this section shall not affect mortgages or agreements held on property situate in the City of Winnipeg."

3. This Act shall come into force the day it is assented to.

(3) *An Act to amend "The Life Insurance Act". (Assented to March 27, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. Section 8 of "The Life Insurance Act," being chapter 99 of the Revised Statutes of Manitoba, 1913, is hereby amended by adding at the end thereof the following words: "but the assured shall not, except as provided by section 9 of this Act, revoke or alter any disposition made under the provisions of this Act in favour of any one or more of the preferred classes set out in section 7 of this Act except in favour of some one or more persons within the preferred class, so long as any of the persons of the preferred class in whose favour the contract or declaration is made are living."

2. Section 15 of the said Act is hereby repealed and the following substituted therefor:

15. If in case of a policy of insurance heretofore or hereafter effected by a man or woman, it is expressed on its face to be for the benefit of, or has been heretofore or shall be hereafter under this Act appropriated for the benefit of any person or persons other than his wife or her husband, or his wife and children, or her husband and children, or his or her children or any of them, then the insured may, by an instrument in writing attached to or endorsed on the policy or identifying the same by its number or otherwise, absolutely revoke the benefit or declaration or appropriation previously made and apportion the insurance money, or by like instrument from time to time reapportion the same, or alter or revoke the benefits, or add or substitute new beneficiaries, or divert the insurance money wholly or in part to himself or his estate, provided that the insured shall not alter or revoke or divert the benefit of any person who is a beneficiary for value.

3. The repeal of said section 15 shall apply to all policies of insurance existing or future, but shall not affect any payments which have already been made by any insurance company in accordance with any revocation, appropriation, reapportionment or diversion of the moneys as permitted by said section 15 before its repeal.

4. Section 25 of the said Act is hereby amended by adding thereto the following subsections:

(2) Where a contract of insurance is made or declared to be for the benefit of one or more preferred beneficiaries and all of them are of full age, they and the assured may surrender the contract or may assign or dispose of the same either absolutely or by way of security.

(3) Where such preferred beneficiaries include children it shall be sufficient so far as their interests are concerned if all then living are of full age and join in the surrender or assignment or disposal, as the case may be.

(4) Where a person is entitled to a benefit only in the event of the death of another person named as a beneficiary it shall be sufficient for the purposes of this section if such last-mentioned person joins in the surrender, assignment or disposal.

5. This Act shall come into force on the day it is assented to.



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(4) *An Act respecting District Hail Insurance. (Assented to March 27, 1920)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:—

1. This Act may be cited as "The Manitoba District Hail Insurance Act."

2. In this Act, unless the context otherwise requires, the expressions—

(a) "council," "councillor," "reeve," "elector," "owner," "tenant," "clerk," and "land," have the same meaning and interpretation as is assigned to them respectively in "The Municipal Act," and amendments thereto;

(b) "Crop" means wheat, oats, barley, flax, rye, speltz or corn;

(c) "Hail Insurance Board of Manitoba," "Hail Insurance Board" and "Board" means the Hail Insurance Board of Manitoba appointed under this Act;

(d) "The Hail Insurance District" or the district mean the hail insurance district established under the provisions of this Act;

(e) "Representative" means any person appointed by the council of any municipality in the hail insurance district to represent that municipality at the annual and other meetings of the representatives of the hail insurance district;

(f) "Chairman" means the chairman of the Hail Insurance Board of Manitoba appointed under this Act;

(g) "Member" means a member of the Hail Insurance Board of Manitoba appointed under this Act;

(h) "Adjuster" means any adjuster appointed under this Act;

(i) "Municipal Commissioner" means the Municipal Commissioner of Manitoba.

(j) "Municipality" means a rural municipality.

## APPLICATION OF ACT

3. This Act shall apply to only that portion of the province which is organized into rural municipalities.

## ORGANIZATION OF HAIL INSURANCE DISTRICT

4. (1) The council of every rural municipality shall submit to the electors thereof at the first election for councillors to be held after the passing of this Act a by-law, in the form prescribed by the Municipal Commissioner and in accordance with the procedure prescribed by "The Municipal Act" for the voting on debenture by-laws, providing that the municipality shall be brought under the operation of this Act.

(2) The council of any rural municipality whose electors have voted against coming under the operation of this Act at the time of the election referred to in this section and the council of any rural municipality which may be organized after that date may at any time submit to the electors of such municipality a by-law as hereinbefore provided for the purpose of bringing such municipality under the operation of this Act.

5. Immediately following the voting on the by-law as provided for in section 4 of this Act, the secretary-treasurer of each rural municipality so voting shall forthwith forward to the Municipal Commissioner a statement showing the result of the voting, and in the event of thirty-five or more municipalities electing to come under the operation of this Act, the Municipal Commissioner may, by order, notice of which shall be forwarded to each of the said municipalities and published in *The Manitoba Gazette*, establish the municipalities so electing "The Hail Insurance District."

## DISORGANIZATION OF DISTRICT

6. At any time after the expiration of five years from the establishment of the hail insurance district any of the municipalities constituting same may, by by-law submitted to be voted on by the electors at any annual election of reeve and councillors and approved by a majority of the electors in the manner hereinbefore prescribed withdraw from such hail insurance district upon such terms as the Municipal Commissioner may deem just and upon such withdrawal the Municipal Commissioner shall have power to settle and adjust the assets and liabilities of the board among the municipalities composing the hail insurance district and, if fewer than twenty-eight municipalities remain in such hail insurance district, to wind up the affairs of the board, and his decision shall be final in regard to all matters connected therewith.

## ORGANIZATION OF BOARD

7. The hail insurance district shall be under the direction of a board of nine members to be known as "The Hail Insurance Board of Manitoba."

(2) The members of this board shall be elected by representatives of the municipalities constituting the hail insurance district, one representative to be appointed by the council of each municipality.

8. (1) The first meeting of the representatives of the municipalities in the hail insurance district shall be called by the Municipal Commissioner; such meeting to be held at a place and on a date to be determined by the Municipal Commissioner.

(2) In each year thereafter a meeting of the representatives of the said municipalities shall be held on the second Wednesday in March for the purpose of receiving the report of the board as to its operations during the preceding year, the election of new members of the board and for any other business arising out of this Act.



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(3) The board may at any time, should it consider the same necessary or expedient, convene a special meeting of representatives appointed as provided in section 7 hereof.

(4) The board shall, on the receipt of a petition signed by the reeves of at least twenty-five per cent of the municipalities constituting the hail insurance district, convene a meeting of representatives to be appointed as aforesaid.

9. (1) All meetings of representatives after the first meeting shall be convened by the secretary of the board, mailing a notice thereof to the clerk of each municipality constituting the hail insurance district, in the case of annual meetings thirty days, and in the case of special meetings fifteen days, prior to the date fixed for such meetings.

(2) At any meeting of representatives to be convened under the provisions of this Act, the presence of twenty-five per cent of the representatives shall be necessary to constitute a quorum.

10. Representatives shall be remunerated out of the funds of the board at the rate of seven dollars (\$7) for each day or part of a day necessarily occupied by them attending such meetings as may be convened under this Act together with the actual cost of transportation incurred and paid by them.

11. (1) At the first meeting of representatives to be held after this Act comes into force, the meeting shall elect the board of nine members as by this Act provided.

(2) In the event of there being no poll the first three members nominated shall hold office for three years; the next three members nominated shall hold office for two years and the next three members nominated shall hold office for one year.

(3) In the event of more than nine members being nominated and a poll being necessary, the three members receiving the highest numbers of votes shall be declared elected for the term of three years following, the three members receiving the next highest numbers of votes shall be declared elected for the term of two years following; and the three members receiving the next highest numbers of votes shall be declared elected for the term of one year following.

(4) At all annual meetings of representatives held subsequent to the first meeting three members shall be elected who shall hold office for three years.

(5) Retiring members shall be eligible for re-election.

(6) Notwithstanding the duration of office of members herein fixed, at any meeting of representatives properly convened they may on a vote of at least two-thirds of those present at such meeting cancel the appointment of any member or members of the board and elect a substitute or substitutes to fill the vacancy or vacancies so created.

## POWERS AND DUTIES OF BOARD

12. The board shall be a corporate body with office in the City of Winnipeg and shall have the following powers:

(a) To carry on the business of hail insurance under the provisions of this Act;

(b) To borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues, and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;

(c) To invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant-Governor-in-Council.

13. The board may meet together for the despatch of business, adjourn and otherwise regulate their meetings as they think fit and determine the quorum necessary for the transaction of business. Questions arising at any meeting shall be decided by a majority of votes. In case of an equality of votes the chairman shall have a second or casting vote. Any three members may at any time summon a meeting of the board.

14. (1) At the first meeting of the board to be held after the annual meeting of representatives they shall appoint one of their own members as chairman, and shall assign his duties and fix his salary.

(2) If at any meeting of the board the chairman is not present at the time appointed for holding the same, the members present shall choose some one of their number to be chairman of such meeting.

15. In the event of the office of chairman becoming vacant through death, resignation or otherwise the board shall take immediate steps to fill the vacancy.

16. All acts done at any meeting of the board or by any person acting as a member of the board shall notwithstanding that it be afterwards discovered that there was some defect in the appointment of any such member or person acting as aforesaid or that they or any of them were disqualified, be as valid as if every such person had been duly appointed and was qualified to be a member.

17. (1) The board shall appoint a manager who shall be responsible for the management of the business of the board and who shall engage, appoint and dismiss all employees (except the secretary-treasurer and chief adjuster), and assign to them their respective duties.

(2) The board shall also appoint a secretary-treasurer and chief adjuster who shall be under the supervision and control of the manager.

18. (1) No member of the board other than the chairman shall be entitled to occupy any salaried position in connection with the operations of the board under this Act.

(2) Members, other than the chairman, shall be entitled to remuneration for their services at the rate of five dollars for each day, or part of a day, occupied by them in attendance at meetings of the board together with the actual cost of transportation and subsistence incurred and paid by them.

19. In the event of the resignation or death, or removal from office of any member of the board, the remaining members may appoint any person to fill the vacant office until the date of the



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next meeting of representatives when any vacancies which may have occurred during the year shall be filled:

Provided always that any member of the board elected in substitution for any member who has resigned or died or who has been removed from office under the provisions of section 11 of this Act, shall hold office only for the unexpired term of the member whose place he has taken.

20. The board may from time to time make such by-laws or regulations, not contrary to law or inconsistent with the provisions of this Act, for the administration or control of its property and business and for the conduct in all particulars of its affairs as may be considered necessary or expedient for the carrying out of the provisions of this Act according to their true intent and meaning.

#### AUDIT

21. (1) The board shall close its books as at the thirty-first day of January in each year and shall on or before the fifteenth day of May in each year appoint an auditor or auditors who shall on or before the fifteenth day of February following make a full and complete audit of the books, records and accounts of the board for the year ending as at the thirty-first day of January and who shall for the purposes of such audit have access to all the books, records, accounts, vouchers and receipts of the board and shall by the said fifteenth day of February prepare and deliver to the board a full and complete report of the audit. Such auditor or auditors shall not be otherwise employed by the board.

(2) The board shall immediately on receipt of such auditor's report prepare and publish a complete report of its operations during the preceding year and a copy of such report shall be mailed to the Municipal Commissioner and to the reeve and secretary-treasurer of each municipality in hail insurance district at least ten days prior to the date of the annual meeting.

(3) If the board neglects or refuses to make such an audit, the Municipal Commissioner may appoint an auditor or auditors who shall have the same rights and duties as if he or they had been appointed by the board as aforesaid.

#### CROP REPORTS

22. All owners of or persons occupying land within the hail insurance district and liable to assessment under this Act, shall on or before the fifteenth day of June in each year forward to the clerk of the municipality within which such land is situated, a return in the form prescribed by the board showing:—

(a) The name and address of the person making the return;

(b) The acreage of the land owned, or occupied by him within the area of the municipality;

(c) The nature of the crops sown thereon and the acreage and location of each crop sown;

(d) His intention if desired to reduce the rate of indemnity to six dollars per acre.

23. The clerk of each municipality constituting the hail insurance district shall obtain returns as to all crops grown or growing within his municipality and for that purpose shall furnish all persons requiring the same with the necessary forms to be supplied by the board and shall on or before the first day of July in each year prepare and forward to the secretary of the board a statement, in such form as may be prescribed by the board, showing in detail the names of each owner of or person occupying land within such municipality whether the owner or tenant shall have made the return required by the immediately preceding section or not, and embodying in schedule from such particulars as may be required by the Board.

#### WITHDRAWALS

24. (1) Any owner, tenant or person liable to assessment under this Act may, prior to the sixteenth day of June in any year after the coming into force thereof, by written notice to the clerk of the municipality within which the land in question lies, withdraw from the operation of this Act any land in respect of which he is liable to assessment; provided, however, that in the case of a non-resident owner of land liable to assessment desiring to withdraw from the provisions of this Act, he shall first secure the written consent of the tenant, if any, of said land. Any land withdrawn from the operation of this Act as herein provided shall remain so withdrawn until such time as application in writing shall have been made by the owner or tenant thereof to the clerk of the municipality within which the same is situate for the reinclusion of such land within the operation of this Act.

(2) When any crop insured under this Act shall be destroyed from any cause other than hail, the owner or tenant of the land on which such crop was growing, by sending notice by registered letter addressed to the hail insurance board at their office in Winnipeg, not later than the twentieth day of July in any year giving the location of the crop and furnishing proof satisfactory to the board of such destruction, may withdraw such crop from the operation of this Act for the current year and he shall be entitled to a proportionate rebate in respect of the hail insurance tax payable for crop so withdrawn; provided, however, that no rebate shall be granted for any portion of such crop that may be harvested.

#### CLAIMS

25. Any person owning a crop or a portion of the crop, or any person having an interest therein, upon lands subject to assessment under this Act, which is damaged by hail between the sixteenth day of June and the fifteenth day of September, both inclusive, or in the case of fall wheat and rye, between the first day of June and the fifteenth day of September, both



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inclusive, shall within three days from the date on which such damage shall have been sustained, give notice of such damage to the hail insurance board at Winnipeg by registered letter, such notice to be in the form prescribed by the board and shall show in detail:—

- (a) The name and address of the claimant;
- (b) The nature of the crop and the legal description of the land upon which it was grown;
- (c) The number of acres damaged;
- (d) The percentage of damage done;
- (e) The nature and amount of the claimant's interest in the crop;
- (f) If there be any other person or persons jointly interested with him in the said crop, the nature and amount of their interest therein;
- (g) In case such claimant does not reside within two miles of the location of the crop in respect of which claim is being made, the name of some party resident within two miles of such crop who will act as the agent of such claimant and the section, township and range where such agent resides and such agent shall be recognized by the adjuster making the inspection as representing the claimant for the purposes of the inspection.

## ADJUSTMENT AND AWARD

26. (1) Upon the receipt of any such claim as aforesaid the board shall, through its proper officer, immediately instruct an adjuster to inspect the crop who shall make every possible effort to see the claimant, or in the absence of the claimant, his agent named as aforesaid and upon the completion of the inspection shall appraise and report upon the claim and shall recommend to the board the indemnity which he thinks should be payable.

(2) The adjuster shall endeavor to secure the written concurrence of the claimant or his agent to the report and recommendation as to compensation made by him and the report and concurrence (if any) shall be forwarded to the board. If the adjuster has been unable to secure such concurrence the reason of his failure to do so shall be stated in the report.

(3) A copy of such report shall be forwarded to the claimant or his agent named as aforesaid and if the claimant or his agent is dissatisfied with such report he may within five days of the receipt of such report by him, mail by registered letter addressed to the hail insurance board at its office in Winnipeg, notice of appeal therefrom stating reasons therefor.

(4) The board shall consider the allegations of all persons so appealing as soon as conveniently may be and may call for further evidence which shall be taken by way of statutory declaration or otherwise as the board may direct and shall vary or confirm the report of the adjuster as it may deem proper.

(5) The decision of the board as to the amount of the loss so sustained by any claimant and the indemnity payable therefor shall be final and conclusive, and shall not be questioned by any court on any grounds whatsoever.

27. The maximum indemnity to be paid for total loss shall be eight dollars per acre; provided that any person desiring so to do shall on or before the fifteenth day of June in each year as provided for in section 22 of this Act, reduce the rate of indemnity payable to six dollars per acre and the premium to be paid therefor as hereinafter provided shall be reduced proportionately.

28. In the event of any claim being made for indemnity for damage under the terms of this Act in respect of any land worked by the tenant on "share of crop" basis the amount of the indemnity shall be paid over to the owner and tenant on the same basis as the agreement for the division of the crop unless the terms of the lease or agreement of sale otherwise provide, and in the event of any arrangement between the owner and the tenant, as to the allocation of any indemnity payable under this Act, such arrangement shall form the basis of the division of the indemnity to be followed by the board.

## PAYMENT OF INDEMNITY

29. The board shall, within thirty days of the date of its decision as to the amount of indemnity to be paid as hereinbefore provided, make payment of such sum to the person or persons entitled thereto, but shall deduct therefrom:—

- (a) The amount of arrears of hail insurance tax owing by such person or persons to the municipality within which the said damaged crop was situate, which sum shall be paid to the clerk of such municipality to be credited by him upon the arrears so owing by such person or persons, and
- (b) A sum representing ten per cent. of the total insurance under this Act carried by such person or persons within the municipality within which the damaged crop, in respect of which such indemnity is payable, was situate, and until such time as the rate of tax payable under this Act for the current year shall have been determined, when the board shall remit to the clerk of such municipality out of the moneys so deducted the amount of tax so payable by such person or persons for the then current year together with the arrears deducted as aforesaid and shall remit to such person or persons direct the balance if any, remaining in their hands.

30. The board shall, subject to the provisions of the immediately preceding section, pay all indemnities awarded under the Act out of the reserve fund, if any, or by means of moneys borrowed by them by virtue of the powers herein contained.



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## THE RATE

31. The board shall immediately subsequent to the fifteenth day of September in each year, proceed to fix the rate to be levied upon each acre of crop insured by virtue of this Act and the total assessment shall be sufficient—

- (a) To pay all expenses of administration together with interest and other charges upon money borrowed;
- (b) To pay all indemnities awarded by the board during the year;
- (c) To create and maintain a reserve fund equal to eight per cent of the total risk during the then current year; no contribution to the reserve fund, shall exceed twenty per cent. or be less than ten per cent. of the total indemnities paid for the then current year unless the necessary reserve can be maintained by a less contribution.

32. Immediately after the rate has been fixed as provided for in section 31 of this Act, the board shall apportion the total amount to be levied among the various municipalities in accordance with the respective acreages under crop and shall on or before the first day of October in every year notify the clerk of each municipality, subject to the provisions of the Act, as to the rate of the tax and the total amount payable by such municipality.

33. Every municipality constituting the hail insurance district shall on or before the thirty-first day of December in the year in respect of which the tax is levied, pay to the board the sum payable by such municipality, and such sum shall be a debt due by such municipality, to the board and shall bear interest at the rate of eight per cent per annum from the time the same became due until paid and may be recovered by action in any court of competent jurisdiction in the Province of Manitoba.

34. Upon receipt of notice from the board as to the rate to be levied the clerk of each municipality shall assess the owners of the land upon which the insured crop is grown with the tax levied by virtue of this Act and the said taxes shall be levied in the same manner, and subject to the same penalties for non-payment as municipal taxes.

35. (1) The board may by resolution authorize its chairman and secretary-treasurer from time to time to borrow from any person, bank or corporation such sum as the board may deem necessary to carry on the business of the district, and for the payment of unpaid awards, and the sum so borrowed shall be a debt owing by the district, and shall be recoverable as such, and shall be repaid out of, and be a first charge upon the taxes levied by any municipality under this Act for hail insurance purposes, and upon any moneys borrowed by the council of any municipality under the following sub-section, not paid by the municipality to the board; provided that the board may by such resolution authorize that the sum so borrowed may be further secured by such promissory note or notes, assignment, covenant or agreement of the chairman and secretary-treasurer given under the seal of the board as may be fixed by such resolution.

(2) The council of any municipality may by resolution authorize the reeve and treasurer to borrow from any person, bank or corporation such sums of money as may be required to enable it to pay in full to the hail insurance board the amount of the rates herein provided for during the then current year, and the making of such loan by any municipality for such purpose shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. Such loan may be secured by promissory note or notes of the reeve and treasurer given under the seal of the municipality and on behalf of the council, and the amount so borrowed shall be repaid out of and be a first charge upon the taxes which are collected for hail insurance purposes for the year in which such amount was borrowed.

(3) In every year all taxes collected by any municipality for hail insurance purposes under this Act, and all moneys borrowed under this section shall be kept by the council of such municipality in a separate account and deposited in a chartered bank in a trust fund to be styled, "Hail Tax Trust Fund" and shall only be paid thereout to, or in payment of any sum or sums borrowed by, the hail insurance board.

36. Any person who fails to perform any duty or send in any notice or return required of him by this Act or who makes a return or statement under this Act which is wilfully false or misleading in any particular or who performs any act forbidden herein shall be deemed guilty of an offence and upon summary conviction shall be liable to a penalty of not less than ten dollars nor more than fifty dollars.

37. (1) If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the Municipal Commissioner may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done within the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act.

38. The Lieutenant-Governor-in-Council shall have power to make regulations not inconsistent with this Act which may be required for the better carrying out of the provisions thereof.

39. The provisions of "The Municipal Hail Insurance Act" and of "The Inter-Municipal Hail Insurance Act" shall not, after the 31st day of December, 1920, apply to any municipality forming part of the hail insurance district formed under this Act.

40. This Act shall come into force upon the proclamation of the Lieutenant-Governor-in-Council.

(5) *An Act to amend "The Mutual Hail and Plate Glass Insurance Act."*

(Assented to March 27, 1920)

His Majesty, by and with the advice and consent of the Legislative Assembly of Manitoba, enacts as follows:



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1. Section 10 of chapter 102 of the Revised Statutes of Manitoba, 1913, being "The Mutual Hail and Plate Glass Insurance Act." is hereby amended by striking out the last two lines thereof and substituting therefor the following:

"Provided that the directors shall be residents of the Province of Manitoba and members of the company insured therein for the time they hold office."

2. Section 14 of the said Act is hereby amended by adding thereto the following:

"And the company may provide by by-law that each member of the company shall be entitled to one vote only at said meetings."

3. Sections 18, 41 and 42 of the said Act are hereby repealed.

4. Section 30 of the said Act is hereby amended by adding the following at the end thereof: "Provided, however, that where a company issues policies covering a period of more than one year, the directors may accept in cash the amount of premiums or any part thereof payable upon such policies for any year of such period."

5. Sub-section (2) of section 33 of the said Act is hereby amended by striking out the word "twelve" in the second line thereof and substituting therefor the word "twenty".

6. Section 38 of the said Act is hereby amended by striking out the word "may" in the first line thereof and substituting the word "shall" and by striking out the word "may" in the fifth line thereof and substituting the word "shall" and by adding after the word "assessment" in the fifth line thereof the following: "not less than 20 and."

7. The second paragraph of section 38 of said Act is hereby repealed and the following substituted therefor:

"Provided that such reserve fund shall be invested either in debentures or other securities of the Dominion of Canada or of this province, or in municipal debentures or in other securities in which trustees may invest trust money or may remain in a chartered bank on deposit at interest, and that twenty-five thousand dollars of such reserve fund or such securities to the extent of that sum shall be deposited with the Provincial Treasurer and shall be held by him to the credit of the company so making the deposit. Such deposit or any part thereof shall be returned to the company to whose credit it stands, by the Provincial Treasurer only on the production of a certificate from the superintendent of insurance that in his opinion such return is necessary for the purpose of enabling the company to meet its losses in any year in which the revenues of the company are not sufficient to meet its liabilities. The company having such deposit to its credit as aforesaid shall be entitled to be credited with interest earned thereon or on any such securities deposited with the Provincial Treasurer and, except in cases with respect to which it may be otherwise provided by the Lieutenant-Governor-in-Council, so long as any company's deposit is unimpaired and no notice of any final judgment or order to the contrary is served upon the treasurer, the interest upon securities forming the deposit shall be handed over to the company when received by him, and this Act shall be construed as if it had always contained this proviso.

8. Section 44 is hereby amended by striking out the word "Secretary" in the sixth line thereof and substituting the word "Treasurer" therein.

9. Schedule "B" to the said Act is hereby repealed and the following substituted therefor:

## Notice of Assessment.

Man., , 192

To Mr.

(Post office address)

You are hereby notified by the \_\_\_\_\_ company that your premium note or undertaking given to the said company for \$ \_\_\_\_\_, number \_\_\_\_\_, being the registered number of the policy of this company for which the said premium note or undertaking was given, has been assessed under the direction of the board of directors of the said company for the sum of \$ \_\_\_\_\_, being an assessment or call at the rate of \_\_\_\_\_ per centum on the amount of said premium note or undertaking for losses incurred during the crop season of A.D. \_\_\_\_\_ and expenses for the year ending the thirty-first day of December, A.D. \_\_\_\_\_

and for the purpose of providing a reserve fund.

And you are further notified that the said assessment is payable at the head office of the company, \_\_\_\_\_ in thirty days after this notice is mailed to you, the date of mailing the same being the date of this notice.

10. This Act shall come into force on the day it is assented to.

## 5.—NEW BRUNSWICK LEGISLATION

The only legislation affecting insurance companies is that contained in "An Act respecting the imposition of certain taxes on certain Incorporated Companies and Associations", passed April 24, 1920. The provisions of this Act respecting insurance or insurance companies are here given:—

Be it enacted by the Lieutenant-Governor and Legislative Assembly, as follows:—

1. This Act may be cited as "The Corporations Tax Act, 1920."

2. In this part, unless the context otherwise requires:—

(a) The expression "Extra Provincial Corporation" means a corporation created otherwise than by or under the authority of an Act of the Legislature of New Brunswick.

(b) The expression "Company" when used with reference to insurance, includes any company, corporation, association, underwriters' agency, firm, partnership or individual underwriter of any association of underwriters formed upon the plan known as Lloyd's.

(c) The expression "Insurance Company" shall include life, industrial, fire, inland transit, accident, automobile, bond, burglary, guarantee, explosion, plate glass, sickness, steam



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boiler, tornado and sprinkler leakage companies which transact business or accept risks within the province, wherever the head office may be situated.

(d) The expression "Policy" includes any policy or interim receipt, or any receipt or paper in renewal thereof, issued against loss or damage by fire on property in this province and includes a certificate of membership relating in any way to life insurance and any other written contract contained in one or more documents, providing for insurance on life or property.

(f) The expression "Premium" means any sum payable as a consideration for insurance and includes the first premium payable upon a policy of insurance and the annual or other premiums thereafter payable thereon whether for renewals or otherwise.

3. In order to provide for the exigencies of the public service there shall be and are hereby imposed upon the companies and associations hereinafter mentioned, the taxes hereinafter specifically named, which taxes, each of such incorporated companies and associations respectively shall annually pay to the Provincial Secretary Treasurer for the use of the Province.

#### INSURANCE COMPANIES

4. (1) Upon all companies accepting risks for carrying on the business of insurance and which hold a license under the Insurance Act of the Dominion of Canada to do business throughout the Dominion, taxes are hereby imposed as follows:—

(a) Upon all companies accepting risks for carrying on the business of insurance against fire, two per centum of the net premiums received by each of the said companies aforesaid; provided, however, that in no case shall the annual tax be less than one hundred dollars on any one company.

(b) Upon all insurance companies or associations of any kind having agencies or accepting risks upon the lives of persons within the Province and transacting the business of life endowment or industrial insurance, an annual tax of one hundred dollars and in addition thereto one and one-half per centum of the net premiums received by each of the companies aforesaid.

(c) Upon all companies accepting risks or carrying on insurance other than life or fire, two per centum of the net premiums received by each of the said companies aforesaid; provided, however, that in no case shall the annual tax be less than Twenty-five Dollars upon any company.

(2) Upon any company incorporated under the laws of any Province in Canada for the purpose of carrying on the business of insurance hereinafter referred to as a Provincial Company which does not hold a license under the Insurance Act of the Dominion of Canada and which receives a permit from the Provincial Secretary-Treasurer to carry on business within the Province, a tax of two per centum of the net premiums received by the company aforesaid provided in no case shall the tax be less than Twenty-five Dollars.

(3) Upon any person, partnership, firm, association or corporation within the province accepting insurance in any company not taxed by the foregoing subsections of this section, there is hereby imposed a tax of two per centum of the net premiums paid by any such insured in respect to any insurance policy issued by such company within the Province, provided, that this tax shall not be imposed with respect to renewal premiums upon all life policies issued prior to the passing of this Act.

(4) In the construction of Section 4 of this Act the words "net premiums" are hereby declared to mean the gross premiums received by each of said companies upon its business within the Province for the year preceding the first day of May of the year in which the tax is paid less any amount paid for reinsurance within the province, or upon the cancellation of any of its policies, provided, however, that in the case of a mutual company "net premiums" shall mean the gross premium deposited less the unabsorbed portion of the premium actually returned or credited to the policy holder, but shall include interest at a legal rate upon such unabsorbed premium during the time it is deposited.....

13. On or before the first day of May in each year every company doing the business of insurance within the province shall, without awaiting any notice or demand to that effect from the Provincial Secretary-Treasurer, forward to him a detailed statement in which shall be set forth the gross amount of the premiums for the then last financial year, showing also in the case of insurance companies the amounts paid by each such company for reinsurance within the province or on the cancellation of any of its policies, and if a mutual company, the amount of net premiums as hereinbefore defined. Every person, partnership, firm, association or corporation taxed under sub-section (3) of Section 4, shall make return of the amount of net premiums taxable under this Act. At the same date in each year every incorporated bank or banking company doing business within the province shall make a report to the Provincial Secretary-Treasurer of the number and situation of its offices and agencies and of its volume of business, as required by section 5 of this Act, and every telephone and telegraph company, shall, through its manager, agent or qualified official, make a true statement in writing under oath to the Provincial Secretary-Treasurer showing the entire gross receipts within the province upon which each company is taxed by this Act, and in the case of insurance and express companies doing business within the province, each of such companies shall annually, at the same date in each year, make a report to the Provincial Secretary-Treasurer of the number and situation of its agencies and of the names of its agents at each agency; which report and return by this section required shall, in all cases, be verified under oath by the manager or general agent of such corporation within the province, or if there be no manager or general agent within the province then by the agent at the principal agency within the province.



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14. Every corporation or association whose duty it is to furnish a statement or report to the Provincial Secretary-Treasurer, as in the last preceding section required, neglecting or refusing to make such statement or report or making an incomplete or incorrect statement or report shall, ipso facto, be liable to a fine of ten dollars per day for each day during which such neglect or refusal continues, counting from the day when such return should have been made as required by the preceding section until such report or statement is forwarded to the Provincial Secretary-Treasurer. An incorrect or incomplete statement shall be deemed not to be a report or statement within the requirements of this Act.

15. In the case of a company, corporation, association, firm, partnership, individual underwriter, underwriters' agency, or association of underwriters formed upon the plan known as Lloyd's, whose principal office or organization is not within the Province, and which does not hold a license under the Insurance Act of the Dominion of Canada to carry on business of insurance throughout the Dominion, such annual tax and all fines imposed shall be recoverable in like manner from or against any agent or broker by or through whom any application for insurance by such company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters formed upon the plan known as Lloyd's was solicited, written, accepted or forwarded, or by or through whom any policy, interim or renewal receipt of such unlicensed company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters, formed upon the plan known as Lloyd's was issued, signed, countersigned or delivered, or from or against any adjuster or appraiser acting on behalf of such company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters formed upon the plan known as Lloyd's.....

18. If any company, firm, broker, agent or other person, shall, as a representative or agent of, or acting in any other capacity hereinbefore mentioned without paying the taxes hereinbefore as provided for, carry on any of its business in New Brunswick, said company, firm, broker, agent, or other person shall incur a penalty of twenty dollars for every day upon which it, he, or they, so carry on such business.....

20. Any Provincial Insurance Company which does not hold a license under the Insurance Act of the Dominion of Canada desirous of carrying on the business of insurance within the province must first make application to the Lieutenant-Governor-in-Council for permission so to do, and shall furnish such information and make such deposit as the Lieutenant-Governor-in-Council may require. Any provincial company receiving permission or license under this section shall be subject to all the requirements of this Act. No insurance company which does not hold a license under the Insurance Act of the Dominion of Canada or which does not receive permission or a license as hereinbefore provided, shall carry on any of its business within the Province. Provided, however, that this section shall not prohibit or prevent any person, partnership, firm, association or corporation from effecting insurance in an unlicensed company in accordance with section 129 of the Dominion Act 7-8 George V, Chapter 29, entitled "An Act respecting Insurance." On an insurance company paying to the Provincial Secretary-Treasurer taxes hereby imposed and complying with the conditions of this and of other Acts respecting insurance companies, upon the said taxes being accepted by the Provincial Secretary-Treasurer, such companies shall be considered as having authority to transact business of insurance within the province up to and including the thirty-first day of May next thereafter. Such authority shall cease on the first day of June in each year unless renewed by the Provincial Secretary-Treasurer accepting the said taxes for another year.

21. Any company unauthorized to transact business of insurance in this province as provided by this Act, which shall issue any policy or agreement for insurance shall, on conviction, be subject to a penalty of not less than five hundred dollars, and not more than one thousand dollars for each policy so issued.

22. Every insurance company shall file with the Provincial Secretary-Treasurer the name of its general agent through whom all its business in the province is written or reported, and who alone shall be authorized by that company to sign or countersign policies, or if a company has no general agent in this province, the names of all agents having authority to sign or countersign policies for such company; all such agents or general agents to be residents of the province; a company may cancel the appointment of its agent or agents and appoint another agent or other agents, when and as it sees fit, provided notice of such change is given to the Provincial Secretary-Treasurer, provided, however, that in case of Life Insurance Companies holding a license under the Insurance Act of the Dominion of Canada to do business within this province or under the provisions of Section 20 of this Act, the policy need not be signed by any provincial agent; and further provided that this section shall not apply to a policy issued by an unlicensed company in accordance with Section 129 of the Dominion Act 7-8 George V, Chapter 29, entitled "An Act Respecting Insurance," and the policy holder of which has been taxed under sub-section (3) of Section 4 of this Act.

23. Any company which issues a policy not signed or countersigned by a resident of this province named as agent under Section 22, shall be liable to a penalty of not less than two hundred dollars and not more than five hundred dollars for each policy so issued.

24. Every company through its manager holding jurisdiction in the province or its general agents or other qualified representative residing within the province, shall, annually, if required to do so, on or before the first day of April, make a return to the Provincial Secretary-Treasurer of the net premiums as defined by subsection (4) of Section 4 of this Act, on all business transacted by such company during the year ending the thirty-first day of December then last preceding, and all books, papers and accounts of such company shall be open to the inspection of the Provincial Secretary-Treasurer or any person named by him at any time to enable him to verify statements and transactions aforesaid, but only such agents shall be subject to this provision as are not required to make returns to any other agent in this province for premiums received.



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25. Any person who adjusts or appraises a loss other than life for or on behalf of any company under a policy not signed or countersigned by a resident of this province, shall be liable to a penalty of not less than One Hundred Dollars and not more than Two Hundred Dollars for each offence, but this section shall not apply to a policy issued under section 129 of the Dominion Act 7-8 George V., Chapter 29, entitled "An Act Respecting Insurance," where the tax imposed upon any person, partnership, firm, association or corporation under sub-section (3) of Section 4 of this Act has been paid.

26. There shall be, and there is hereby imposed upon all special or travelling agents or brokers, soliciting insurance within the province for, or on behalf of any company, corporation, association, firm, partnership, individual underwriter, underwriters' agency or association of underwriters formed upon the plan known as Lloyd's, an annual tax of one hundred dollars to be paid to the Provincial Secretary-Treasurer, prior to such person engaging in such business; provided, however, that no person who is a resident of the province, at the time of the passing of this Act and continues to have a residence therein at the time of, and during his employment as such agent, and during such employment has an office or fixed place of business in the province, nor any person employed after the passing of this Act who shall have resided within the province twelve months prior to such employment, and who has during such employment an office or fixed place of business as aforesaid, shall be subject to the said tax.

27. Any person liable to the tax imposed by Section 26 of this Act who shall engage in the business of soliciting applications for insurance within the province, for or on behalf of any company, corporation, association, firm, partnership, individual underwriter, underwriters' agency, or association of underwriters, formed upon the plan known as Lloyd's as aforesaid, without having first paid to the Provincial Secretary-Treasurer the amount of the said tax, shall be liable to a penalty of one hundred dollars, and ten dollars additional for every day he so engages in said business.

28. Any agent or person paying the tax aforesaid shall receive a certificate under the hand of the Provincial Secretary-Treasurer, of the payment of the said tax, and upon such payment, and the issue of such certificate, notice thereof shall be published in the Royal Gazette. The payment of such tax and issuing of such certificate shall entitle the person named therein to prosecute the said business for one year from the date of said certificate but no longer.

29. On the hearing of any information under this Act, proof of the fact of the person charged having solicited insurance as aforesaid, shall be prima facie evidence of his guilt, and the onus shall be on him of proving the payment of the said tax, or that he comes within the exception mentioned in Section 26 of this Act. The production of the certificate of the Provincial Secretary-Treasurer shall be evidence of payment of such tax.

#### 6.—NOVA SCOTIA LEGISLATION.

(1) *An Act to Amend Chapter 14 of the Acts of 1919, entitled, "An Act Respecting Insurance Agents."*

(Passed May 22, 1920.)

Be it enacted by the Governor, Council, and Assembly, as follows:—

1. Section 4 of said Act is amended by adding thereto the following:—

(c) No person, firm, company, or corporation duly licensed under this Act shall pay, allow or give or offer to pay, allow or give, to any unlicensed person, firm, company, or corporation, any commission or compensation of any kind, either directly or indirectly, in connection with services received or rendered in the placing of any policy or of application for life insurance;

(d) No life insurance company carrying on business in Nova Scotia shall pay or allow any commission or compensation to any of its agents on any application or policy of insurance on the life of said agent or on the life of any member of the family of said agent until said agent has within twelve calendar months paid and settled for at least three policies on the lives of persons other than said agent or any member of his family.

2. Section 7 of said Act is amended by adding thereto immediately after sub-section 2, the following:—

On and after the first day of June and before the first day of the following month of October the fees payable for the issue of a Certificate of Authority shall be one-half the foregoing fees.

3. Section 8 of said Act is hereby repealed, and the following substituted therefor:—

"Any person, firm, company or corporation violating any of the provisions of this Act shall be liable to a penalty of not less than \$25 nor more than \$200 and may be disqualified from obtaining a Certificate of Authority within one year from the date of conviction."

2. *An Act to Amend Chapter 172, Acts of 1906, entitled "An Act to Consolidate and Amend the Acts Relating to the Halifax Fire Insurance Company."*

(Passed May 18, 1920.)

(a) This Act increases the authorized capital of the company from four hundred thousand dollars to one million dollars;

(b) enlarges the insurance powers of the company to include all classes of insurance;

(c) amends the investment powers of the company by permitting investment in securities authorized for Canadian companies by the Insurance Act, 1917, chapter 29 of the Statutes of Canada, 1917;

(d) substitutes for the basis of voting prescribed by the company's charter the basis of one vote for each share held, the transfer books of the company to be closed for such period, not exceeding thirty days prior to any meeting as the directors may fix;



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(e) changes the date of the annual meeting of the company from the first Monday in February to the first Tuesday in March;

(f) changes the number of directors from seven to a number not less than five nor more than ten;

(g) confers upon the company the power to sell the undertaking or property of the company or any part thereof.

7.—ONTARIO LEGISLATION

(1) The following portions of the Act to amend The Corporation Tax Act, assented to May 19th, 1920 refer to insurance companies and the business of insurance:—

2. The clause lettered e in section 2 of The Corporations Tax Act as amended by section 2 of The Corporations Tax Act, 1915, is repealed, and the following substituted therefor:—

(e) "Insurance company" shall include life, fire, ocean, or inland marine, inland transit, accident, plate glass, automobile, steam boiler and burglary insurance companies and guarantee, surety or casualty companies which transact business or undertake risks on lives or property in Ontario, wherever such companies may be incorporated, whether the head office is situated in Ontario or elsewhere, but shall not include purely mutual fire insurance companies or mutual live stock and weather insurance companies licensed or registered under The Ontario Insurance Act, or friendly societies lawfully transacting insurance business in Ontario under the said Act.....

3. Subsection 3 of section 4 of The Corporations Tax Act, as enacted by section 2 of The Corporations Tax Act, 1914, and amended by section 4 of The Corporations Tax Act, 1915, is repealed, and the following substituted therefor:—

3. (a) Every life insurance company shall pay a tax of one and one-quarter per cent on all gross premiums less the cash value of dividends to policy holders, and every other insurance company of one per cent. calculated on the gross premiums received by the company in respect of the business transacted in Ontario;

(b) In the case of mutual fire insurance companies which receive premiums in cash the tax shall be calculated on the gross premiums received in cash in respect of the insurance transacted on the cash plan in Ontario;

(c) In the case of reinsurance by an insurance company the company reinsured shall be exempt from the tax imposed on the portion of the premium paid to the reinsuring company, but the reinsuring company shall be liable for the tax in respect thereof as part of its gross premiums. Where the reinsuring company does not transact business in Ontario and has no principal or head office therein, the company reinsured shall retain in its hands so much of the premium for reinsurance as is equivalent to the tax imposed in respect of such premium, and shall be liable for the tax and for the payment thereof to the Treasurer;

(d) Where any country or any state of any country imposes a tax or license fee which has the effect of discriminating against insurance companies or against any classes of insurance companies organized under the laws of Canada or of Ontario, and having their principal offices in Ontario, and of imposing a tax or license fee higher or greater than the tax or license fee which home companies in such state or country are required to pay, the Lieutenant-Governor in Council may direct that any insurance company which is organized in or under the laws of any such country or state, or has its head or principal office therein, and which transacts insurance business in Ontario, shall pay in addition to the tax imposed by clauses (a) and (b) of this subsection, a tax calculated on the gross premiums received by the company or in respect of the business transacted in Ontario during the preceding year, but so that such increase shall not exceed the equivalent of the extra tax or license fee or both imposed in such country or state;

(e) In estimating the amount of the tax payable under this Act by an insurance company every premium which

i. Is by the terms of the policy or renewal thereof of otherwise payable in Ontario; or

ii. is paid in Ontario; or

iii. is payable upon or in respect of a risk undertaken in Ontario; or

iv. is payable in respect of insurance of a person or property resident or situate in Ontario at the time of payment, whether such premium is earned wholly or partly in Ontario or elsewhere, and whether the business is transacted in respect of such policy or the payment of such premium is made wholly or partly within Ontario or elsewhere, shall be deemed to be a premium in respect of business transacted in Ontario;

(f) The chief agent in Ontario under The Ontario Insurance Act of an extra-provincial insurance company and every other insurance company shall keep a separate book or set of books in which shall be entered the premiums mentioned in clause e of this subsection, and all other income of the company in respect of business transacted in Ontario, and in default the company shall incur a penalty equal in the case of a life insurance company, to one and one-quarter per cent., and in the case of every other insurance company to one per cent., on the total gross premiums and other gross income of the company.



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(2) *An Act to amend The Ontario Insurance Act.*

(Assented to June 4, 1920).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. This Act may be cited as The Ontario Insurance Amendment Act, 1920.
2. The clause lettered b in section 40 of The Ontario Insurance Act is amended by striking out the words "not exceeding six dollars per week" and substituting therefor the words "not exceeding ten dollars per week."
3. Sections 69 and 70 of the said Act are amended by striking out figures "1910" wherever they appear in the name "The Insurance Act, 1910 (Canada)".
4. Section 99a of the said Act as enacted by section 5 of The Ontario Insurance Amendment Act, 1914, is hereby amended as follows:—
  - (a) By striking out the words "firm or corporation" in the third line of subsection 1;
  - (b) By repealing subsection 2 of the said section and substituting the following therefor:—
    - (2) No agent shall act for any company in Ontario unless he has fully complied with the provisions of this section and has procured an agent's certificate of authority from the Superintendent of Insurance to do the class of insurance which that company is licensed or registered to do in the province;
  - (c) By adding the following subsection 2a:—
    - (2a) An agent's certificate of authority may be issued for any one or more of the following divisions of Insurance business vis: (a) life insurance; (b) fire insurance; (c) casualty insurance. The Superintendent may make regulations specifying the classes of insurance which may be included in these divisions and may include any class of insurance in two or more of the said divisions if in his opinion the character of the business so requires;
  - (d) By repealing subsection 5 and substituting the following therefor:—
    - (5) An agent having received a certificate of authority may act during the term of such certificate as agent for any company licensed or registered in Ontario to do the class of business to which the said certificate of authority applies.
5. Subsection 1 of section 163 of the said Act is hereby amended by striking out the word "or" in the second line thereof and by inserting after the words "lawful heirs" in the second line thereof the words "or next of kin".
6. The said Act is amended by inserting therein the following section:—
  - 78j (1) A friendly society incorporated and registered under the law of Ontario shall not reinsure or amalgamate with or accept the transfer of membership or funds of any other society registered according to the provisions of this Act unless such reinsurance, amalgamation or transfer is evidenced by a contract in writing setting out in full the terms and conditions of such reinsurance, amalgamation or transfer, and such contract is filed with the Superintendent together with a sworn statement of the financial condition of each of such societies by its principal officers and a certificate of such officers duly verified under oath that such reinsurance, amalgamation or transfer has been approved by a vote of two-thirds of the members present or duly represented at a meeting of the supreme legislative or governing body of each of said societies regularly called.
  - (2) The Superintendent may require such additional actuarial or other reports as he may deem necessary, which reports shall be prepared at the expense of the societies.
  - (3) If, in his opinion such financial statements are correct and reports satisfactory and the contract in conformity with the provisions of this subsection and such reinsurance, amalgamation or transfer is just and equitable to the members of the societies and that the interests of such members are properly protected by the contract, he may approve such reinsurance, amalgamation or transfer and issue his certificate to that effect and thereupon such contract shall be of full force and effect and binding upon the societies which are parties thereto and upon all members thereof.
  - (4) If one of the contracting societies is a friendly society not incorporated under the law of Ontario, the Superintendent shall not issue his certificate until it has been established to his satisfaction that such society has fully complied with the requirements of the law of the legislative authority under which the society was incorporated; provided that a certificate of the supervising insurance official appointed by such legislative authority that such society has fully complied with the requirements of the law of the said authority shall be sufficient evidence to the Superintendent of that fact.

(3) *An Act respecting Payment of Insurance on Lives of Soldiers*

(Assented to June 4, 1920).

His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of Ontario, enacts as follows:—

1. Notwithstanding the provisions of section 33 of The Statute Law Amendment Act, 1919, any municipal corporation may pay to the parents, widows, children, brothers or sisters, or to anyone acting in loco parentis, insurance effected under the Act passed in the 5th year of His Majesty's reign, chapter 37, or any amendments thereto, upon the lives of officers and men resident in the municipality at the time of enlistment, who during the great European War were on active service with the naval or military forces of the British Empire or Great Britain's allies, where such officers and men have died before discharge from such forces or within such time thereafter as may be fixed by the council of such municipality.



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S. SASKATCHEWAN LEGISLATION

*An Act respecting Hail Insurance by Municipalities. (Assented to February 4, 1920.)*

His Majesty, by and with the advice and consent of the Legislative Assembly of Saskatchewan, enacts as follows:—

SHORT TITLE

1. This Act may be cited as "The Municipal Hail Insurance Act, 1920." 1917, c. 15, s. 1, amended.

INTERPRETATION

2. In this Act, unless the context otherwise requires, the expression:
1. "Association" means the Saskatchewan Municipal Hail Insurance Association;
  2. "Council" means the council of a rural municipality;
  3. "Crops" means and includes crops of wheat, oats, barley, flax, rye or speltz;
  4. "Land under cultivation" means and includes cropped, ploughed, summerfallowed and garden land;
  5. "Minister" means the minister of municipal affairs;
  6. "Municipality" means a rural municipality;
  7. "Ratepayer" means a person of the full age of eighteen years whose name appears on the last revised assessment roll of the municipality;
  8. "Secretary treasurer" and "reeve" mean respectively the secretary treasurer and reeve of a rural municipality. 1917, c. 15, s. 2, amended.

HAIL INSURANCE ASSOCIATION

3. (1) There shall continue to be an association to be called "The Saskatchewan Municipal Hail Insurance Association," which shall consist of representatives of all the municipalities which exercise the powers provided by section 16 of this Act.

(2) Each municipality shall be represented by one delegate appointed by the council.

(3) Delegates need not necessarily be members of the councils of the respective municipalities which they represent, but they shall be resident electors of such municipalities. 1917, c. 15, s. 3.

4. The head office of the association shall be at Regina in the province of Saskatchewan. 1917, c. 15, s. 4.

5. The association shall be a corporate body and shall have the following powers:

- (a) to borrow money for the purpose of carrying out the objects of its incorporation, to hypothecate, pledge and mortgage its property, rights, assets and prospective revenues, and to sign bills, notes, contracts, and other evidences of or securities for money borrowed or to be borrowed for the purposes aforesaid;
- (b) to invest any reserve funds or surplus, as the same may from time to time be accumulated, in such manner as may be approved by the Lieutenant Governor in Council;
- (c) to transact the business of indemnifying against loss occasioned by hail the owners of crops growing within the area of municipalities which exercise the powers conferred by section 16 of this Act. 1917, c. 15, s. 5, amended.

6. The association shall hold an annual general meeting of its members for the election of directors, for the presentation and consideration of the reports of the officers of the association and for the transaction of such other business as may come before the meeting under the provisions of this Act. New.

7. (1) There shall be a board of nine directors who shall be paid such remuneration as the association may determine. All directors shall hold office for three years.

(2) Three directors shall retire each year and a sufficient number shall be elected by the association each year to fill the vacancies occurring.

(3) Directors need not be delegates. 1917, c. 15, s. 8, amended.

8. The persons entitled to vote at all general meetings of the association shall be the appointed delegates of the municipalities as provided in section 3 hereof. 1917, c. 15, s. 9, amended.

9. (1) The directors shall meet immediately after the annual general meeting of the association and organize by electing from their own number a president and vice-president, and appointing a secretary and treasurer who may, or may not, be directors.

(2) One person may be appointed to the joint office of the secretary and treasurer. 1917, c. 15, s. 10.

10. The directors shall appoint an executive committee, consisting of the president, vice-president and one other member of the Board, any two of whom shall constitute a quorum. 1917, c. 15, s. 11.

11. The executive committee shall have such powers as may be delegated to it from time to time by the directors. 1917, c. 15, s. 12.

12. The directors may engage and fix the salaries or compensation of all officers, agents and employees of the association, and may define their duties; but may, if it be deemed advisable, delegate such powers to the executive committee or to such officer or officers as may be in control of the association's business. 1917, c. 15, s. 13.

13. The directors may fill any vacancy that may occur in the board, and the persons appointed shall hold office until the next general meeting. 1917, c. 15, s. 14.



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## BY-LAWS

14. (1) The association may from time to time make such by-laws, not contrary to law or inconsistent with this Act, as may be deemed expedient, for all or any of the following purposes:—

- (a) providing for the administration, management and control of its property and business;
- (b) requiring reports to be made to the association by municipalities or officials of municipalities and by persons liable to assessment under this Act, showing the acreage under crop in each municipality exercising the powers provided by section 16 of this Act, or the crop acreage in respect of which the person reporting is assessable in each such municipality, the crops growing thereon and the names of the owners and the situation of each such crop, and providing penalties for failure to comply with the terms of the by-law;
- (c) providing for the conduct in all particulars of its affairs as may be considered necessary or expedient for carrying out the provisions of this Act according to their true intent and meaning.

(2) The directors shall possess all the powers of making by-laws hereinbefore conferred upon the association, but no by-law of the directors shall be contrary to or inconsistent with an unrepealed by-law of the association, and any by-law made by the directors may be amended or repealed by a by-law duly passed by the association. 1917, c. 15, s. 15; 1918-19, c. 41, s. 2; amended.

15. The association shall close its books on or before the last day of February in each year, and immediately thereafter have a full and complete audit made of its books, records and accounts by one or more chartered accountants, and on completion of such audit shall prepare and publish a full and complete report of its operations during its last preceding fiscal year. A copy of such report shall be furnished to the minister and to the reeve and the secretary-treasurer of each municipality under the Act. 1917, c. 15, s. 17.

## POWERS OF MUNICIPALITY

16. (1) Any municipality may, jointly with other municipalities and subject to the provisions of this Act, undertake the indemnification of owners of crops growing within the area of all such municipalities against loss occasioned by hail.

(2) Every municipality other than those above mentioned may be admitted to the benefits and rights conferred by this Act upon such terms as by by-law the association may direct. 1917, c. 15, s. 18.

## PROCEDURE

17. (1) The council of any municipality may, at a regular meeting thereof held between the first day of August and the first day of October in any year, resolve to submit to the electors at the next ensuing annual election a by-law empowering the municipality to engage in the undertaking mentioned in the next preceding section.

(2) Such by-law shall be in form A in the schedule to this Act, shall receive its first and second reading on or prior to the first day of October, and shall be submitted and voted upon at the regular annual election then next ensuing.

(3) Upon receipt before the first day of November in any year of a petition to that effect, signed by not less than 25 per centum of the resident ratepayers of the municipality, such bylaw shall receive its first and second reading as soon as possible thereafter, and the council shall submit same to be voted upon as hereinbefore provided.

(4) Upon receipt, before the first day of November in any year, of a petition to that effect signed by not less than 25 per centum of the resident ratepayers of the municipality the council shall submit to be voted upon at the then next ensuing annual election a bylaw repealing any bylaw of such municipality passed under the provisions of the first, second and third subsections hereof and of sections 18 to 22 inclusive of this Act.

(5) Such repealing bylaw shall be in form B in the schedule to this Act, and shall receive its first and second reading as soon as possible after the receipt of the petition mentioned in the preceding subsection.

(6) Forthwith after any such bylaw shall have received its second reading, the secretary-treasurer shall notify the minister of such action having been taken.

(7) Forthwith after the second reading of any such bylaw the secretary-treasurer shall cause the same to be published in two successive issues of a newspaper published in or nearest to the centre of such municipality or a newspaper circulating in the municipality, together with a notice according to form C in the schedule to this Act; and such publication shall be completed within a month of the date of such second reading, 1917, c. 15, s. 19.

18. For the purpose of taking the votes the secretary-treasurer shall prepare and procure ballots according to form D in the said schedule, and shall supply the deputy returning officer for each polling subdivision within the municipality, when furnishing him with supplies and instructions for such election, with a sufficient number of ballots for all persons who may be entitled to vote upon such bylaw within his polling subdivision, together with three copies of the bylaw, two of which it shall be the duty of the deputy returning officer to post up in conspicuous places in his polling booth, and one of which shall be kept by him for reference. 1917, c. 15, s. 20.



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19. (1) The deputy returning officer shall, when delivering ballots to voters for the election of municipal officers, hand one to each voter entitled to vote upon the bylaw, and shall record in the polling book for such election in a separate column the fact of having done so and of such ballot having been cast.

(2) The voting upon such ballot and the essentials to the legal sufficiency thereof, the number of votes cast for and against the bylaw and the statement and returns as to same and as to the result of the voting thereon, shall be in accordance mutatis mutandis with the provisions and formalities required with respect to the election of municipal officers at such elections. 1917, c. 15, s. 21.

20. (1) The persons entitled to vote upon such bylaw shall be all ratepayers of the municipality, except those who are qualified only in respect of lands within the limits of a hamlet or lands held under grazing lease from the Dominion of Canada.

(2) In case of a vote on a repealing bylaw no person shall be entitled to vote who has withdrawn his land from the operation of the bylaw for the current year as provided in sections 26, 27 and 28 hereof. 1917, c. 15, s. 22, amended.

21. (1) In the event of any such bylaw receiving the assent of the majority of the voters voting thereon, the council shall, on or before the tenth day of January next after such voting, finally pass the same, and shall cause the secretary-treasurer to prepare, certify and forward to the minister during the same month two copies thereof together with a certified statement by the returning officer of the votes cast for and against.

(2) In case the bylaw fails to receive such assent, the secretary-treasurer shall, nevertheless, forward to the minister such certified statement on or before the date above mentioned. 1917, c. 15, s. 23.

22. (1) Upon the publication of the minister's approval of the bylaw in The Saskatchewan Gazette, and not earlier, it shall come into force and be valid and binding to all intents and purposes.

(2) The Minister shall forthwith cause notification to be given to the association of the publication of his approval of such bylaw, and, in case of a repealing bylaw, of the withdrawal of the municipality from the benefits of this Act, and thereafter in case of a repealing bylaw no claims or losses arising within such municipality shall be valid or be recognized by the association. 1917, c. 15, s. 24, amended.

## ASSESSMENT.

23. (1) Upon publication in The Saskatchewan Gazette of the minister's approval of the bylaw in form A, all persons shall become and be liable to be assessed for a rate of four cents per acre, together with such additional rate, if any, as may be imposed under the provisions of section 24 hereof, upon all the lands within the municipality (exclusive of lands within any hamlet therein and lands held under grazing lease from the Dominion of Canada) upon or in respect of any interest in which they are assessable for municipal purposes.

(2) The publication of such approval shall constitute a valid and sufficient notice to all persons concerned of their liability to assessment under this Act, and the rates levied in each year thereafter shall be and remain until paid a charge and tax upon such land or upon any interest therein of the party assessed, notwithstanding that the title to such land may be in the Crown or that the lands themselves are otherwise not liable to assessment.

(3) Where at any time before the passing of this Act the minister's approval of a bylaw was published in "The Saskatchewan Gazette" but the secretary-treasurer of the municipality omitted to publish a notice of such approval, as required by the statute at the time in force, it is hereby declared that, notwithstanding such omission, all persons in the municipality shall be deemed to have become liable to be assessed and to have been assessed by virtue of such bylaw for the special rate and the additional rate, if any, on the first day of May in the year in which such omission took place, in the same manner and to the same extent in all respects as if the said notice had been duly published. 1917, c. 15, s. 25; 1918-19, c. 41, s. 4; amended.

24. The directors shall fix annually a rate per acre in addition to the flat rate of four cents per acre to be levied on all the land of an owner or occupant under crop in excess of forty acres, such rate to be collected in the same manner as the said flat rate. 1918-19, c. 41, s. 1, in part, amended.

25. (1) Every person liable to assessment under this Act shall, on or before the first day of June in each year and subject to the provisions of any bylaw made under clause (b) of subsection (1) of section 14 hereof, make a report to the secretary-treasurer of the municipality, in a form to be prescribed by the association, giving a legal description of the land in the municipality in respect of which he is assessable, together with the number of acres actually under crop or intended to be put under crop in the current year; and he shall be bound for purposes of assessment and in case of loss by hail by the statements contained in such report.

(2) If the assessable person fails to make such report on or before the date mentioned, the secretary-treasurer or such other official or officials as the council may appoint shall certify to the best of his or their knowledge and belief the name of the owner, or occupant, the legal description of the land and the number of acres cropped. The owner or occupant shall be bound by the facts as so certified, and the crop acreage in respect of which he is insured shall be the crop acreage so certified. New.

## WITHDRAWALS.

26. (1) Any owner or occupant of land within the municipality may, prior to the first day of June in any year, by written notice to the secretary of the association, withdraw from



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the operation of the bylaw the following lands in respect to which he is liable to assessment, upon satisfying the association and the council that the same are:—

- (a) one or more quarter sections completely inclosed by a substantial fence in good repair of not less than two strands of wire on posts not more than thirty-three feet apart and actually used by him for grazing and hay purposes only; or
- (b) an unpatented quarter section held by him under homestead, pre-emption or purchased homestead entry from the Dominion of Canada, upon which there are less than forty acres under cultivation; or
- (c) one or more quarter sections with less than forty acres per quarter under cultivation, the remaining portion of which is completely inclosed by a substantial fence in good

repair, of not less than two strands of wire on posts not more than thirty-three feet apart, and actually used by him for grazing and hay purposes only.

(2) The owner of land within the municipality not exceeding in area 640 acres may withdraw from the operation of the bylaw by written notice to the secretary of the association, prior to the first day of June in any year, upon satisfying the association and the council that not less than twenty-five per cent of the said land is under cultivation.

(3) The owner of land within the municipality exceeding in area 640 acres may withdraw from the operation of the bylaw by written notice to the secretary of the association, prior to the first day of June in any year, upon satisfying the association and the council that not less than fifty per cent of the said land is under cultivation. 1917, c. 15, s. 26, in part amended; and partly new.

27. (1) The secretary of the association shall, immediately after the first day of June, transmit to the secretary-treasurer of the municipality a list of all notices of withdrawal affecting the said municipality together with particulars of same, and the council shall, during the said month of June, consider each such notice and shall, if satisfied that the land specified therein may properly be withdrawn under the provisions of the next preceding section, approve the withdrawal.

(2) Forthwith after such action of the council and before the first day of July, the secretary-treasurer shall prepare and forward to the association a detailed statement, verified by statutory declaration, of all the lands, the withdrawal of which has not been approved by the council.

(3) All withdrawals shall be subject to review by the board of directors of the association, and, if the board decide that any withdrawal has been improperly made, it may order that the withdrawal be cancelled and that the rate or rates be levied against such land; and, upon receipt by the secretary-treasurer of a notice from the board to that effect, the secretary-treasurer shall cancel the said withdrawal.

(4) Any land withdrawn from the operation of the bylaw under the next preceding section shall remain withdrawn for a period of at least one year and until, upon the written application of the owner or occupant to the secretary of the association, the board directs that such land be again brought under the operation of the bylaw and notifies the secretary-treasurer of the municipality of the terms and conditions upon which the application is granted, which reasonable terms and conditions the board is hereby authorised to impose; and during the period of withdrawal the land shall be exempt from rates levied under this Act. 1917, c. 15, s. 26, in part, amended; and partly new.

28. When any crop insured under this Act is destroyed in any other manner than by hail, the owner or occupant of the land on which such crop was grown may, by sending notice by registered letter addressed to the secretary of the association at his office in Regina not later than the twentieth day of July, giving the location of the crop and furnishing proof satisfactory to the board of directors of such destruction, withdraw such crop from the operation of the bylaw for the current year, and in that case he shall be entitled to a proportionate rebate in respect of the rates payable for crop so withdrawn as provided in the bylaw of the association in that behalf:

Provided, however, that no rebate shall be granted for any portion of the crop that may be harvested. New.

#### COLLECTION OF RATES.

29. (1) The secretary-treasurer of the municipality shall cause to be entered upon the assessment roll of the municipality for the current year, against all lands and interests in lands within the municipality not withdrawn as provided by sections 26, 27 and 28 and relieved from assessment, and against the persons to be assessed in respect thereof, the rates for the then current year, for raising a fund to carry out the purposes of the bylaw and the provisions of this Act.

(2) Such rates shall be collected in the same manner as municipal taxes are collected, and shall if unpaid when due be recoverable in all respects as municipal taxes on land are recoverable; and, with respect to the collection thereof, the municipal officers from time to time charged with the collection of the municipal taxes shall have the same powers and be subject to the same duties as with respect to the collection and recovery of municipal taxes within the municipality.

(3) In the event of any such rate remaining unpaid after the thirty-first day of October in the year in which they are levied, there shall be added thereto by way of penalty the sum of one dollar for every quarter-section of land or portion thereof with respect to which such rates then remain unpaid.

(4) In the event of any such rate remaining unpaid after the thirty-first day of December of the year in which the same was levied, there shall be added thereto by way of penalty a sum equal to eight per cent of the arrears; and upon the expiry of each succeeding year during



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which the whole or any portion of the combined amount of rate and penalty remains unpaid, an additional sum equal to eight per cent of the arrears shall be added thereto.

The provisions of this subsection shall apply retrospectively as of the first day of January, 1920, to all rates not paid on or before the day on which this Act comes into force. 1917, c. 15, s. 27, amended.

30. (1) The secretary-treasurer shall on or before the fifteenth day of June in each year in which any rate assessed under the authority of this Act becomes payable, forward to the secretary of the association a statement in the form prescribed, verified by statutory declaration, showing the full area of all lands in any way assessable within such municipality for the purposes of this Act.

(2) The secretary-treasurer shall, on or before the first day of November in each year, remit to the secretary of the association the total amount of such rates according as the same have been or should have been assessed for such year; Provided that, with the written consent of the board previously obtained, the secretary treasurer may withhold from such remittance the total amount of the rates levied upon land titles to which is in doubt or with respect to which the right of the municipality to assess is in dispute.

(3) In case of the punctual payment to the association on or before the said first day of November in any year of the total amount of such rates as assessed for the year, the municipality may retain the full amount of all penalties imposed under this Act; otherwise the same shall be paid over to the association along with the rates or the balance thereof as remitted from time to time. 1917, c. 15, s. 28, amended.

31. In the event of the secretary-treasurer being unable to remit the full amount of such rates as provided by the second subsection of section 30 hereof, he shall immediately after the date fixed for such payment open a separate bank account to be termed "The Hail Insurance Trust Account," to which all hail insurance levies and penalties then collected shall be transferred and into which such levies and penalties thereafter collected shall be paid. He shall also forthwith remit to the secretary of the association all moneys so transferred, and shall, from time to time, remit moneys paid in, as directed by the association. 1917, c. 15, s. 29, amended.

32. The association shall allow to the municipality out of the moneys received from it such remuneration for services rendered as shall be fixed annually by the board of directors. New.

33. In case of rates levied for any year preceding the year in which this Act comes into force, and penalties imposed thereon, remaining unpaid, the municipality in default shall pay to the association interest at the rate of eight per centum per annum upon the amount of the arrears. 1917, c. 15, s. 30.

## CLAIMS FOR DAMAGE.

34. (1) The owner of a crop or portion thereof upon land assessed and liable for rates imposed under this Act who, between the sixteenth day of June and the fifteenth day of September, both days inclusive, in any year in which such land is so assessed, suffers loss through damage by hail to the standing crop on such land, of which he is the owner or tenant or the representative of either, shall, within three days of such damage being sustained, give notice thereof to the secretary of the association by registered letter addressed to him at Regina.

(2) Such notice shall state:—

- (a) the number of acres damaged;
- (b) the percentage of damage done;
- (c) the claimant's interest, if any, in the crop;
- (d) the interest, if any, of any other person in the said crop;
- (e) the name of the person responsible for payment of the hail insurance rates on the said land;
- (f) the section, township and range in which the claimant resides, and his usual post office address;

and shall be witnessed and verified by a neighbour.

(3) In case such claimant does not reside within two miles of the crop in respect to which the claim is being made, such notice shall contain the name, section, township and range of some person residing within two miles of such crop, who shall be recognized by the inspector as the representative of such claimant for this purpose. 1917, c. 15, s. 31, amended.

35. The secretary of the association upon receipt of any claim of loss, shall deliver or forward the same to an inspector, who shall inquire into such claim, estimate the loss, and transmit a written report to the secretary of the association. 1917, c. 15, s. 32, in part amended.

## PAYMENT OF CLAIM

36. (1) Each claimant shall be entitled to receive out of the said fund indemnity of not more than five cents per acre for every one per centum of damage which the board may decide that he has sustained by hail over or upon his area of injured crop;

Provided that no claimant shall be entitled to indemnity under this Act for any damage less than five per centum of the crop upon such hailed area at the time of damage;

Provided also that damage from hail throughout the same season and upon the same area shall be treated as cumulative.

(2) In all cases where the loss or damage by hail is less than five per cent. of the crop upon such hailed area at the time of damage the cost of inspection shall be paid by the claimant, and the amount of such costs shall be added to the rates imposed under this Act upon request of the secretary of the association. 1917, c. 15, s. 33; 1918-19, c. 41, s. 5; amended.



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37. (1) Subject as herein provided all losses of which the association has had legal notice under the provisions of section 34 hereof shall be paid by it before the fifteenth day of December in each year, but in the event of its total actual and estimated revenues not being considered by the association to be sufficient to pay all losses in full, the same shall be paid pro rata.

(2) In the payment of losses by the association, whether in full or pro rata, priority shall be given to losses arising in municipalities which have discharged their indebtedness to the association in full on or before November 1 in the then current year, and the association may make such regulations as it deems equitable for the payment of losses arising in other municipalities under the Act.

(3) The secretary of the association, shall, if requested so to do by any municipality, retain out of the moneys so payable the amount owing by way of rates upon each quarter section of land with respect to which such moneys are payable, and shall remit such moneys so retained to the secretary-treasurer of the municipality to be credited by him upon the said rates. 1917, c. 15, s. 34; 1918-19, c. 41, s. 6; amended.

## GENERAL

38. (1) All moneys to be collected by any municipality under the authority of this Act and of any such bylaw shall be a debt due by such municipality to the association, and may be recovered by it by action in any court of competent jurisdiction in the province.

(2) In case any municipality shall make default in the payment of any moneys payable by it to the association under the provisions of section 30 hereof, before the date fixed for the final adjustment and payment of losses as aforesaid, the association may apportion, pay out and apply all moneys otherwise received by it hereunder to satisfy and discharge all claims incurred within the limits of the municipalities, other than the municipality so in default, which may be entitled to the benefits of the indemnity herein provided, and may pay such claims in full without regard to claims which may have arisen within the limits of the defaulting municipality. 1917, c. 15, s. 35.

39. (1) The council of any municipality may borrow from any person, bank or corporation, upon its promissory note, signed by the reeve and the secretary-treasurer and secured by any portion of such rates and any penalties thereon from time to time remaining unpaid, such sums of money as may be required to enable it to pay in full to the association the amount of the rates assessed within such municipality under such bylaw during the then current year, and may renew any such note from time to time.

(2) The securing of any such loan by any municipality shall not limit or impair its borrowing powers under any Act or law fixing or limiting the same. 1917, c. 15, s. 36, amended.

(40) The adjudication of the association upon all claims for indemnity sent to it under this Act shall be determined upon the report of the inspector thereon; but the association may require such further reports and evidence in considering any such claim as it may see fit and the adjudication of the board upon each such claim and upon its apportionment among claimants shall be final. 1917, c. 15, s. 37.

41. The costs and expenses of and in relation to the inspection and adjudication of all claims for indemnity under this Act shall be such as the association may tax and allow, and shall, together with the allowance to and the expenses of the association and its officers, be paid out of the funds in the hands of the association under this Act. 1917, c. 15, s. 38.

42. In the event of any municipality being in arrears to the association for an amount equal to two years' assessment, the directors may suspend the operation of sections 23, 34, 35 and 36 of this Act with respect to such municipality. Notice of such suspension shall be given to the secretary-treasurer of such municipality and publish in The Saskatchewan Gazette and in the newspaper published nearest to the centre of the municipality on or before the first day of March in such year. 1917, c. 15, s. 39; 1918-19, c. 41, s. 7 (1); in part; amended.

43. Any secretary-treasurer or other officer or person who refuses or wilfully neglects to perform any duty required of him by this Act or any bylaw of the association or who makes a return that is wilfully false or misleading in any particular, or who performs any act forbidden by this Act, shall be guilty of an offence and liable, upon summary conviction, to a fine of not less than \$10 nor more than \$100. 1917, c. 15, s. 40, amended.

44. Any municipality which refuses or neglects to transmit to the association any report on or before the day fixed by bylaw of the association for the transmission thereof, shall, for every such neglect or refusal, be liable to a penalty of \$1 for every day during which the default continues. Such penalty may be deducted from any remuneration that may be due the municipality under section 32 of this Act. New.

45. (1) If anything required to be done by or under this Act at or within a fixed time cannot be or is not so done, the minister may by order from time to time appoint a further or other time for doing the same, whether the time within which the same ought to have been done has or has not expired.

(2) Anything done with the time prescribed by such order shall be as valid as if it had been done within the time fixed by or under this Act. 1917, c. 15, s. 41.

46. Moneys due as indemnity to claimants under this Act shall be exempt from garnishment or attachment and incapable of being assigned. 1917, c. 15, s. 42.

47. The right to be indemnified for loss by hail, to which the owner of a crop may be entitled under the provisions of this Act, shall cease when the grain is cut or harvested or wholly destroyed by any agency other than hail. 1918-19, c. 41, s. 8.

48. (1) For the purpose of enabling the association to make full use of its assets in meeting claims accruing against it in any year, irrespective of the amount of its collections, the Lieutenant Governor in Council may enter into agreements with the association and with



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persons lending money to it, guaranteeing repayment of the sums advanced, either originally or upon renewal, with interest.

(2) Such advances may be by way of continued and repeated transactions.

(3) The agreements may provide such terms and conditions, with regard to all or any of such advances, including extensions of time to the association and freedom of the lender from responsibility for the securities, as may be set forth in the Orders in Council authorizing the same.

(4) The association may secure the province against loss through a guarantee in such manner and form as the Lieutenant Governor in Council may approve.

(5) Agreements may be signed on behalf of the province by the provincial treasurer or such other officer as may be from time to time designated by the Lieutenant Governor in Council for the purpose; and when an agreement is so signed the province shall become liable for the payment of the principal and interest thereby secured.

(6) Every agreement so signed and purporting to be made hereunder shall be conclusive evidence in favour of the lender as against the Crown and the association that the terms of this Act with respect thereto have been complied with, that the obligations therein set forth are valid and binding obligations of the Crown and the association, and that the terms and conditions therein contained are authorized by this Act. 1917, c. 15, s. 43.

49. The assets of the hail insurance commission constituted by The Hail Insurance Act 1912, and continued by The Municipal Hail Insurance Act, are hereby vested in and the liabilities of the commission imposed upon, the association. 1917, c. 15, s. 44.

50. The following enactments are hereby repealed:

7 George V, 1917, c. 15.

9 George V, 1918-19, c. 41.

SCHEDULE

FORM A

(Section 17 (2)).

Bylaw No. of The Rural Municipality of No.

A bylaw to authorize this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of The Municipal Hail Insurance Act, 1920, the council of The Rural Municipality of No.

enacts as follows:

1. This municipality shall, subject to the provisions of the said Act, jointly with other municipalities undertake the indemnification of owners of crops growing within the area of such municipalities against loss occasioned by hail.

Read a first time this day of 19 .

Read a second time this day of 19 .

Read a third time after having received the assent of the electors thereto and finally passed at this day of 19 .

Reeve.

Secretary-Treasurer.

(SEAL)

FORM B.

(Section 17 (5))

Bylaw No. of the rural municipality of No.

A Bylaw to repeal a bylaw authorizing this municipality to join with other municipalities to indemnify owners of crops within their limits from loss occasioned by hail.

Under the authority of the Municipal Hail Insurance Act, 1920, the council of the Rural Municipality of No.

enacts as follows:

1. A bylaw authorizing this municipality to join with other municipalities to indemnity owners of crops within their limits from loss occasioned by hail, which bylaw was read a third time after having received the assent of the electors and finally passed at the day of 19 , is hereby repealed.

Read a first time this day of 19 .

Read a second time this day of 19 .

Read a third time after having received the assent of the electors thereto and finally passed at this day of 19 .

Reeve.

Secretary-Treasurer.

(SEAL)



FORM C.

(Section 17 (7))

NOTICE TO ELECTORS.

The above is a true copy of a proposed bylaw No. \_\_\_\_\_ which has been taken into consideration by the council of The Rural Municipality of \_\_\_\_\_ No. \_\_\_\_\_ and which in the event of the assent of the electors being obtained thereto will be finally passed on or before the tenth day of January, 19 \_\_\_\_\_.

And notice is hereby given that a vote of the electors entitled to vote thereon will be taken upon said bylaw at the next ensuing annual elections of this municipality to be held on the \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_, between the hours of 9 a.m. and 5 p.m. (mountain standard time) and at the polling places fixed for such election.

And take notice further that I will at \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ m. sum up the votes upon said bylaw and declare the result of the vote thereon.

Given under my hand at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 19 \_\_\_\_\_.

.....  
Secretary Treasurer.

FORM D.

(Section 18)



List of Insurance Companies licensed to transact business in Canada under the Insurance Act, 1917, as at March 31, 1921.
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ABSTRACT OF STATEMENTS

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
L'Abelle .....	J. E. Clement, Chief Agent, Montreal ..	\$ 201,685	\$ 150,733	Hail.
The Acadia Fire Insurance Company ..	R. K. Elliott, Secretary, Halifax, N.S.	80,000	77,245	Fire and Hail.
Ætna Insurance Company .....	A. M. M. Kirkpatrick, Chief Agent, Toronto .....	495,333	440,840	Fire, Automobile, Hail, Inland Transportation, Tornado and Sprinkler Leakage.
Ætna Life Insurance Company .....	E. J. Christmas, Chief Agent, Montreal ..	6,323,499	5,607,416	Life.
Agricultural Insurance Company .....	John J. Banfield, Chief Agent, Vancouver ..	25,000	23,798	Fire, restricted to Province of British Columbia.
Alliance Assurance Company, Limited .....	T. D. Belfield, Chief Agent, Montreal .....	764,433	608,408	Fire, Accident, Automobile, Burglary, Guarantee, Hail, Plate Glass and Sickness.
The Alliance Insurance Company of Philadelphia .....	Robert Hampson & Son, Limited, Chief Agents, Montreal .....	120,000	116,450	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
American Alliance Insurance Company .....	Wm. Robins, Chief Agent, Toronto .....	30,000	30,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person, restricted to Province of British Columbia.
The American and Foreign Marine Insurance Company .....	Robert J. Dale, Chief Agent, Montreal ..	26,000	26,000	Inland Transportation.
American Central Insurance Company ..	W. P. Fess, Chief Agent, Winnipeg .....	208,247	180,014	Fire, Automobile, Explosion and Tornado.
American Equitable Assurance Company of New York .....	J. E. Clement, Chief Agent, Montreal ..	50,000	50,000	Fire.
The American Insurance Company .....	C. S. Riley, Chief Agent, Winnipeg ..	73,000	58,948	Fire.
American Lloyds, Underwriters at ..	J. E. Clement, Chief Agent, Montreal ..	76,900	70,044	Fire and Sprinkler Leakage.
American Surety Company of New York ..	William H. Hall, Chief Agent, Toronto ..	100,000	82,000	Burglary and Guarantee.
Antigonish Farmers' Mutual Fire Insurance Company ..	D. Chisholm, Secretary, Antigonish, N.S. ....	1,200	1,140	Fire, restricted to Province of Nova Scotia.
Atlas Assurance Company, Limited .....	R. R. Martin, Chief Agent, Montreal ..	708,333	600,523	Fire.
Beaver Fire Insurance Company .....	André Gouzé, Managing Director, Winnipeg ..	75,353	66,475	Fire.
The Boiler Inspection and Insurance Company of Canada ..	H. N. Roberts, Vice-President, Toronto ..	112,000	97,147	Steam Boiler.
Boston Insurance Company .....	H. H. Motley, Chief Agent, Calgary ..	80,000	80,000	Fire.
British America Assurance Company ..	W. B. Meikle, President, Toronto ..	116,240	106,796	Fire, Automobile, Hail and Inland Transportation.
British Colonial Fire Insurance Company .....	Theodore Meunier, Managing Director, Montreal ..	65,000	55,870	Fire.
The British Crown Assurance Corporation, Limited .....	J. H. Riddell, Chief Agent, Toronto .....	522,551	507,440	Fire, Hail and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The British and Foreign Marine Insurance Company, Limited .....	Robert J. Dale, Chief Agent, Montreal ..	117,000	103,322	Sprinkler Leakage and Inland Transportation.
The British General Insurance Co., Ltd. ....	T. F. Dobbin, Chief Agent, Montreal ..	97,333	89,547	Fire.
The British Northwestern Fire Insurance Company .....	J. H. Riddell, Managing Director, Toronto ..	65,000	59,505	Fire.
British Traders' Insurance Company, Limited ..	C. R. Drayton, Chief Agent, Toronto .....	345,533	313,170	Fire, Hail and Automobile.
Caledonian-American Insurance Company ..	John G. Borthwick, Chief Agent, Montreal ..	50,000	50,000	Fire.
Caledonian Insurance Company .....	John G. Borthwick, Chief Agent, Montreal ..	542,046	482,878	Fire.
The California Insurance Company .....	A. W. Ross, Chief Agent, Vancouver ..	72,000	61,283	Fire.



List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Canada Accident and Fire Assurance Company.	T. H. Hudson, Manager, Montreal.	\$ 181,733	\$ 158,020	Fire, Accident, Automobile, Sickness, Plate Glass, Burglary and Guarantee.
The Canada Life Assurance Company.	H. C. Cox, President, Toronto.	63,000	52,231	Life.
The Canada National Fire Insurance Company.	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,691	Fire.
The Canada Security Assurance Company.	J. B. Laidlaw, President, Toronto.	120,000	115,290	Fire, Automobile and Hail.
The Canadian Fire Insurance Company.	R. T. Riley, Vice-President, Winnipeg.	90,000	87,893	Fire and Automobile.
Canadian Indemnity Company.	C. S. Riley, Managing Director, Winnipeg.	100,620	100,250	Fire and Hail.
Canadian Lumbermen's Insurance Exchange	E. D. Hardy, Chief Agent, Ottawa.	20,000	20,000	Fire, Insurance among its members restricted to risks on property situated in the Provinces of Ontario and Quebec.
The Canadian Surety Company.	Wm. H. Hall, General Manager, Toronto.	194,116	170,282	Automobile, Burglary, Guarantee, Plate Glass and Insurance of automobiles against fire, and forgery, limited to insurance against loss from forgery of grain elevator tickets.
The Capital Life Assurance Company of Canada Car and General Insurance Corporation, Limited	A. Eugene Corrigan, Managing Director, Ottawa. Arthur Barry, Chief Agent, Montreal.	61,194 259,333	51,016 256,623	Life. Fire, Accident, Automobile, Hail and Sickness.
The Casualty Company of Canada.	A. W. Eastmure, Managing Director, Toronto.	45,097	42,812	Automobile and Plate Glass.
The Caxton Insurance Company, Ltd.	A. H. C. Carson, Chief Agent, Toronto.	82,733	77,706	Fire.
The Century Insurance Company, Limited.	T. W. Greer, Chief Agent, Vancouver.	236,824	179,065	Fire.
Chartered Trust and Executor Company.	John J. Gibson, Managing Director, Toronto.	81,041	69,416	Title Insurance as defined in Company's Act of Incorporation.
The China Fire Insurance Company, Limited.	C. R. Drayton, Chief Agent, Toronto.	27,253	25,618	Fire, restricted to Province of British Columbia.
Citizens' Insurance Company of Missouri.	C. H. Macaulay, Chief Agent, Vancouver.	25,000	25,000	Fire, restricted to Province of British Columbia.
Columbia Insurance Company.	R. MacD. Paterson, Chief Agent, Montreal.	102,457	97,373	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Commercial Life Assurance Company of Canada.	J. W. Glenwright, Managing Director, Edmonton.	65,967	56,816	Life.
Commercial Union Assurance Company, Limited.	W. S. Jopling, Chief Agent, Montreal.	1,699,233	1,480,737	Fire and Life.
The Commercial Union Fire Insurance Company of New York.	A. W. Ross, Chief Agent, Vancouver.	20,000	20,000	Fire, restricted to Province of British Columbia.
Confederation Life Association.	J. K. Macdonald, President, Toronto.	85,367	70,895	Life.
The Connecticut Fire Insurance Company.	J. W. Tatley, Chief Agent, Montreal.	280,000	250,230	Fire and Hail.
Continental Casualty Company.	E. F. Alexander, Chief Agent, Toronto.	60,000	60,000	Accident, Automobile and Sickness.
The Continental Insurance Company.	W. E. D. Baldwin, Chief Agent, Montreal.	585,200	522,040	Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Continental Life Insurance Company.	Geo. B. Woods, President, Toronto.	63,000	51,946	Life.



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The Crown Life Insurance Company...	H. R. Stephenson, General Manager, Toronto...	71,978	62,690	Life.
Cumberland Farmers' Mutual Fire Insurance Company...	H. Coulter, Secretary, Pugwash, N.S....	1,500	1,485	Fire, restricted to Province of Nova Scotia.
The Dominion Fire Insurance Company.....	Robt. F. Massie, President, Toronto...	125,152	113,886	Fire, Automobile and Hail.
The Dominion Gresham Guaratee and Casualty Company...	R. Welch, General Manager, Montreal	135,500	115,144	Burglary, Accident, Inland Transportation, Sickness, Plate Glass, Automobile and Guaratee, excluding the guaranteeing and becoming security for the due performance of any contract.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont.	63,151	53,329	Life.
The Dominion of Canada Guaratee and Accident Insurance Company	Charles A. Withers, Managing Director, Toronto...	253,395	214,218	Fire, Guaratee, Accident, Sickness Burglary, Plate Glass and Steam Boiler.
The Eagle, Star and British Dominions Insurance Company, Limited	J. H. Riddel, Chief Agent, Toronto....	351,977	333,233	Fire, Hail, Sprinkler Leakage and Automobile, limited to insurance against loss or damage from accident or injury suffered by an employee or other person caused by an automobile for which the owner is liable.
The T. Eaton Life Assurance Company	P. S. McLean, Chief Agent, Toronto...	52,000	50,960	Life.
The Employers' Liability Assurance Corporation, Limited..	C. W. I. Woodland, Chief Agent, Montreal..	1,898,304	1,571,958	Fire, Accident, Burglary, Explosion (Guaratee, Hail, Plate Glass, Sickness, Steam Boiler and Automobile.
Equitable Fire and Marine Insurance Company.	J. W. Tatley, Chief Agent, Montreal.	156,073	133,970	Fire, Explosion and Automobile, excluding insurance against loss by reason of bodily injury to the person.
*The Equitable Life Assurance Society of the United States...	Gerald F. Brophy, Chief Agent, Montreal	6,882,593	6,279,734	Life.
The Essex and Suffolk Equitable Insurance Society, Limited..	R. R. Martin, Chief Agent, Montreal..	58,400	57,232	Fire.
The Excelsior Life Insurance Company.....	T. A. Dark, Asst. Man. and Actuary, Toronto.	60,000	53,428	Life.
The Excess Insurance Company, Limited...	Anderson and Sheppard, Chief Agents, Moosejaw	157,333	151,867	Life.
Federal Insurance Company...	W. J. Willcox, Chief Agent, Winnipeg	50,000	50,000	Hail.
The Fidelity and Casualty Company of New York..	Geo. A. DeClereq, Chief Agent, Montreal	291,953	280,519	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phenix Fire Insurance Company of New York.	W. E. D. Baldwin, Chief Agent, Montreal	556,600	480,372	Fire, Explosion, Hail, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Fire Association of Philadelphia...	R. G. Harvey, Chief Agent, Vancouver...	53,090	53,000	Fire.
The Fire Insurance Company of Canada	J. E. Clement, Vice-President, Montreal	100,000	100,000	Fire.
Fireman's Fund Insurance Company.	G. Temple McMurrich, Chief Agent, Toronto.	285,000	266,910	Fire, Inland Transportation and Automobile excluding insurance against loss by reason of bodily injury to the person.
Firemen's Insurance Company of Newark, N.J.	Angus G. Fairbairn, Chief Agent, Montreal.	127,647	109,285	Fire.
The General Accident Assurance Company of Canada.	T. H. Hall, General Manager, Toronto	276,486	249,565	Fire, Accident, Automobile, Burglary, Guaratee, Hail, Sickness and Steam Boiler.
General Accident, Fire and Life Assurance Corporation, Limited	T. H. Hall, Chief Agent, Toronto.	596,025	556,762	Fire, Hail and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The General Animals Insurance Company of Canada...	R. A. Leduc, Manager, Montreal	54,000	51,145	Automobile, Live Stock and Plate Glass.
Compagnie d'Assurances Générales contre l'Incendie.....	T. F. Dobbin, Chief Agent, Montreal..	314,532	248,211	Fire.
The Girard Fire and Marine Insurance Company...	Angus G. Fairbairn, Chief Agent, Montreal..	55,000	55,000	Fire and Tornado.
Glens Falls Insurance Company...	Sydney C. R. Crocker, Chief Agent, Toronto.	395,000	379,261	Fire, Explosion, Hail, Inland Transportation, Tornado, Sprinkler Leakage and Automobile.

\*This Company has also \$828,000 vested in Canadian Trustees under the Insurance Act.



List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc. - Continued.

Name of Company	Chief Agent to receive Process	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
		\$	\$	
The Globe and Rutgers Fire Insurance Company...	J. W. Binnie, Chief Agent, Montreal...	823,680	795,276	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Inland Transportation and Explosion as limited by Company's Charter.)
The Globe Indemnity Company of Canada	John Emu, General Manager, Montreal	231,833	206,347	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation and Sickness.
Grain Insurance and Guarantee Company.	H. P. Grundy, Chief Agent, Winnipeg	102,000	102,000	Fire and Guarantee.
Great American Insurance Company.	Wm. Robins, Chief Agent, Toronto...	602,700	527,149	Fire, Explosion, Hail, Inland Transportation, Sprinkler Leakage, Tornado and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Great-West Life Assurance Company.	C. C. Ferguson, Manager, Winnipeg....	61,950	59,970	Life...
The Gresham Life Assurance Society, Limited..	Arch. R. Howell, Chief Agent, Montreal..	486,767	443,111	Life
The Guarantee Company of North America....	Henry E. Rawlings, Managing Director, Montreal.	65,500	56,459	Guarantee.
Guardian Assurance Company, Limited, London, Eng..	H. M. Lambert, Chief Agent, Montreal..	1,509,090	1,370,515	Fire.
The Guardian Insurance Company of Canada	H. M. Lambert, Managing Director, Montreal ..	238,087	191,804	Fire, Accident, Automobile, Sickness, Guarantee, Burglary and Plate Glass
The Guardian Life Insurance Company of America.	C. R. G. Johnson, Chief Agent, Montreal.	112,333	96,247	Life.
The Halifax Fire Insurance Company.	A. G. Cross, Secretary-Treasurer, Halifax	61,500	54,074	Fire.
The Hardware Dealers Mutual Fire Insurance Company of Wisconsin.	C. L. Clark, Chief Agent, Winnipeg...	55,000	50,050	Fire Insurance to the extent authorized by the Company's Articles of Association.
Hartford Accident and Indemnity Company..	Peter A. McCallum, Chief Agent, Toronto....	160,000	160,000	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness.
Hartford Fire Insurance Company.	Peter A. McCallum, Chief Agent, Toronto.	1,832,407	1,647,484	Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Hartford Live Stock Insurance Company	Peter A. McCallum, Chief Agent, Toronto..	25,000	25,000	Live Stock.
The Hartford Steam Boiler Inspection and Insurance Co	H. N. Roberts, Chief Agent, Toronto	45,000	37,620	License restricted to guaranteeing the policy contracts of the Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company.	F. W. Evans, Chief Agent, Montreal...	2,105,400	1,913,981	Fire, Automobile, Burglary, Explosion, Property Damage, Hail, Sprinkler Leakage and Tornado.
The Hudson Bay Insurance Company...	J. H. Labelle, President, Montreal..	61,976	51,619	Fire.
The Imperial Guarantee and Accident Insurance Company of Canada...	E. Willans, Managing Director, Toronto	181,000	168,696	Guarantee, Accident, Burglary, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire.



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The Imperial Life Assurance Company of Canada.....	Jas. F. Weston, General Manager, Toronto.....	246,094	227,286	Life.
Imperial Underwriters Corporation of Canada.....	Lyman Root, President, Toronto.....	99,727	76,528	Fire.
Insurance Company of North America.....	Robt. Hampson & Son, Ltd., Chief Agents, Montreal.....	917,080	\$38,774	Fire, Hail, Inland Transportation, Explosion, Sprinkler Leakage, and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Insurance Company of the State of Pennsylvania.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	207,780	186,189	Fire and Tornado.
International Fidelity Insurance Company.....	Neil Sinclair, Chief Agent, Toronto.....	5,000	5,000	Guarantee, restricted to employees of Singer Sewing Machine Co.
Kings Mutual Fire Insurance Company.....	John N. Chute, Secretary, Berwick, N.S.....	11,000	10,176	Fire, restricted to Province of Nova Scotia.
The Law, Union and Rock Insurance Company, Limited.....	Colin E. Sword, Chief Agent, Montreal.....	512,781	436,018	Fire, Accident, Sickness, Burglary and Plate Glass.
The Liverpool and London and Globe Insurance Company.....	J. Gardner Thompson, Chief Agent, Montreal.....	1,943,417	1,542,029	Fire and Life.
The Liverpool Manitoba Assurance Company.....	J. Gardner Thompson, Managing Director, Montreal.....	81,000	69,113	Fire and Explosion.
Lloyd's Plate Glass Insurance Company of New York.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	100,400	84,873	Plate Glass.
The London and Lancashire Insurance Company, Ltd.....	Alfred Wright, Chief Agent, Toronto.....	1,146,248	997,563	Fire, Automobile and Explosion.
The London and Lancashire Guarantee and Accident Company of Canada.....	Alexander MacLean, Manager, Toronto.....	314,813	249,266	Guarantee, Accident, Burglary, Sickness, Automobile, Plate Glass and Insurance of automobiles against fire and Insurance against loss or damage occasioned by larceny, theft, or stealing from the person by violence, threat, hold-up or otherwise.
*London and Scottish Assurance Corporation, Limited.....	Alexander Bissett and W. H. R. Emmerson, Chief Agents, Montreal.....	1,727,000	1,575,210	Life.
The London Assurance.....	W. B. Colley and W. Kennedy, Joint Chief Agents, Montreal.....	645,150	541,440	Fire, Automobile and Inland Transportation.
London Guarantee and Accident Company, Ltd.....	Geo. Weir, Chief Agent, Toronto.....	1,773,150	1,399,040	Fire, Accident, Burglary, Guarantee, Hail and Sickness.
The London Life Insurance Company.....	J. G. Richter, Manager, London, Ont.....	62,202	53,364	Life.
The London Mutual Fire Insurance Company of Canada.....	A. H. C. Carson, President, Toronto.....	83,500	73,732	Fire and Automobile.
Loyal Protective Insurance Company.....	William Atkins, Chief Agent, Toronto.....	60,000	55,461	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumbermen's Mutual Casualty Company.....	E. D. Hardy, Chief Agent, Ottawa.....	21,000	20,160	Automobile.
Lumbermen's Underwriting Alliance.....	T. E. Clendinnen, Chief Agent, Ottawa.....	175,000	171,075	Fire.
The Manufacturers Life Insurance Company.....	J. B. McKechnie, General Manager, Toronto.....	212,373	183,093	Life.
Manufacturing Lumbermen's Underwriters.....	W. E. Bigwood, Chief Agent, Toronto.....	80,000	80,000	Fire.
Manufacturing Woodworkers' Underwriters.....	W. E. Bigwood, Chief Agent, Toronto.....	50,000	50,000	Fire.
The Marine Insurance Company, Limited.....	Reed, Shaw and McNaught, Chief Agents, Toronto.....	137,277	128,815	Fire, Automobile and Inland Transportation.
Maryland Casualty Company.....	F. J. Lightbourn, Chief Agent, Toronto.....	496,240	433,065	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler Fly Wheel and Sprinkler Leakage.
Mechanics and Traders Insurance Company.....	C. G. Hobson, Chief Agent, Vancouver.....	20,000	20,000	Fire, restricted to Province of British Columbia.
The Mercantile Fire Insurance Company.....	Alfred Wright, Secretary, Toronto.....	68,381	50,243	Fire.
Merchants Casualty Company.....	Leo. M. Fingard, Vice-President, Winnipeg.....	154,222	142,499	Accident (not including Employers' Liability), Automobile, Sickness and Insurance of automobiles against fire.
The Merchants' and Employers' Guarantee and Accident Company.....	J. G. Dubeau, Managing Director, Montreal.....	46,000	40,328	Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.

\*This Company has also \$2,700,000 vested in Canadian Trustees under the Insurance Act.



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## List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—(Continued).

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver (General).		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
Merchants Fire Assurance Corporation of New York	H. Begg, Chief Agent, Toronto	105,333	105,032	Fire and Hail
The Merchants Marine Insurance Company, Limited	C. W. I. Woodland, Chief Agent Montreal	121,667	100,983	Fire and Automobile
†Metropolitan Life Insurance Company	Win. L. Scott, Chief Agent, Ottawa	45,407,112	42,444,487	Life.
Millers National Insurance Company	A. H. C. Carson, Chief Agent, Toronto	50,000	50,000	Fire
Minnesota Implement Mutual Fire Insurance Company	C. L. Clark, Chief Agent, Winnipeg	55,000	51,700	Fire Insurance to the extent authorized by the Company's Articles of Association.
The Monarch Life Assurance Company	J. W. W. Stewart, Managing Director, Winnipeg	60,000	60,000	Life.
The Motor Union Insurance Company, Limited	Frederick Williams, Chief Agent, Toronto	121,667	115,583	Fire, Accident and Automobile.
The Mount Royal Assurance Company	P. F. Perrin, Manager, Montreal	119,000	108,178	Fire, Automobile and Plate Glass
The Mutual Fire Association of Canada, Limited	Charles W. Gunning, Secretary, Halifax, N.S.	21,000	20,533	Fire, restricted to Province of Nova Scotia.
The Mutual Life Assurance Company of Canada	Chas. Ruby, General Manager, Waterloo, Ont.	124,000	104,225	Life.
The Mutual Life and Citizens' Assurance Company, Ltd.	J. P. Moore, Chief Agent, Montreal	656,667	515,692	Life.
*The Mutual Life Insurance Company of New York	W. O. H. Dohds, Chief Agent, Montreal	4,463,893	4,058,801	Life.
The National Benefit Assurance Company, Ltd.	B. M. Armstrong, Chief Agent, Winnipeg	246,468	224,145	Fire, Accident, Automobile, Hail, and Sickness.
National Ben Franklin Fire Insurance Company of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto	210,220	188,241	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person
National Fire Insurance Company of Hartford	C. C. Hall, Chief Agent, Toronto	650,000	572,438	Fire, Explosion, Inland Transportation Sprinkler Leakage, Tornado and Insurance of automobiles against loss of damage resulting from the hazards of navigation and transportation and from collision with any stationary or moving object.
National Liberty Insurance Company of America	E. H. Hornbostel, Chief Agent, Ottawa	60,000	52,200	Fire.
The National Life Assurance Company of Canada	A. J. Radston, Managing Director, Toronto	59,867	51,811	Life.
The National Provincial Plate Glass and General Insurance Company, Limited.	Arthur Barry, Chief Agent, Montreal	8,847	75,012	Fire and Plate Glass.
National Surety Company.	Reed, Shaw and McNaught, Chief Agents, Toronto	134,000	118,101	Burglary, Forgery and Guarantee.
National Union Fire Insurance Company of Pittsburg, Pa.	J. G. Davis, Chief Agent, Toronto	270,220	244,663	Fire, Automobile, Hail and Tornado
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	J. E. Clement, Chief Agent, Montreal	1,172,522	780,552	Fire.
The Newark Fire Insurance Company	J. H. Labelle, Chief Agent, Montreal	60,000	60,000	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person.
New Hampshire Fire Insurance Company	H. H. Motley, Chief Agent, Calgary	65,000	64,750	Fire
New Jersey Insurance Company	H. A. Robertson, Chief Agent, Vancouver	62,000	61,375	Fire and Automobile, excluding insurance against loss by reason of bodily injury to the person
**New York Life Insurance Company	Percy V. Raven, Chief Agent, Montreal	13,072,327	12,611,274	Life.
The New York Plate Glass Insurance Company	Geo. W. Pacaud, Chief Agent, Montreal	35,467	28,348	Plate Glass.



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Niagara Fire Insurance Company.....	W. E. Findlay, Chief Agent, Montreal.....	375,000	365,485	Fire, Explosion, Hail, Tornado and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company.....	C. F. Dale, Managing Director, Montreal.....	271,373	261,693	Accident, Automobile, Burglary, Plate Glass, Sickness, and Insurance of automobiles against fire.
North American Life Assurance Company.....	L. Goldman, President, Toronto.....	61,200	50,392	Life.
North British and Mercantile Insurance Company.....	Randall J. Davidson, Chief Agent, Montreal.....	1,844,160	1,708,349	Fire and Life.
The North Empire Fire Insurance Company.....	J. A. Thompson, President, Winnipeg.....	65,000	52,930	Fire.
The Northern Assurance Company, Ltd.....	G. E. Moberly, Chief Agent, Montreal.....	1,343,527	1,165,598	Fire, Accident, Automobile, Burglary, Guarantee Plate Glass and Sickness
The Northern Life Assurance Company of Canada.....	T. H. Purdom, President, London, Ont.....	71,327	57,571	Life.
Northwestern Mutual Fire Association.....	N. S. Jones, Chief Agent, Hamilton.....	82,227	77,045	Fire and Automobile (excluding insurance against loss by reason of bodily injury to the person).
Northwestern National Insurance Company of Milwaukee, Wisconsin.....	R. F. Massie, Chief Agent, Toronto.....	303,253	265,164	Fire, Automobile and Tornado.
The North-West Fire Insurance Company.....	Thos. Bruce, Deputy Manager, Winnipeg.....	55,815	49,903	Fire.
Norwich Union Fire Insurance Society, Limited.....	John B. Laidlaw, Chief Agent, Toronto.....	1,424,667	1,226,938	Fire, Accident, Sickness, Plate Glass and Automobile.
The Norwich Union Life Insurance Society.....	John B. Laidlaw, Chief Agent, Toronto.....	72,780	59,656	Life.
The Occidental Fire Insurance Company.....	C. A. Richardson, Secretary, Winnipeg.....	154,300	136,254	Fire, Hail and Automobile.
The Ocean Accident and Guarantee Corporation, Limited.....	W. T. Perry, Chief Agent, Toronto.....	1,012,465	878,842	Fire, Accident, Automobile, Burglary, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Company, Limited.....	Robert Hampson & Son, Limited, Chief Agents, Montreal.....	132,860	95,659	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Company.....	Thomas W. Greer, Managing Director, Vancouver.....	60,100	47,949	Fire.
The Pacific Marine Insurance Company.....	L. H. Wright, President, Vancouver.....	82,000	82,000	Fire, Automobile and Inland Transportation.
The Palatine Insurance Company, Limited.....	W. S. Jopling, Chief Agent, Montreal.....	532,567	459,096	Fire and Automobile.
Phenix, Compagnie Française du.....	T. F. Dobbin, Chief Agent, Montreal.....	481,857	309,804	Fire.
The Phoenix Assurance Company, Limited.....	R. MacD. Paterson and J. B. Paterson, Joint Chief Agents, Montreal.....	1,932,580	1,577,397	Fire and Life.
The Phoenix Insurance Company, Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	539,943	464,432	Fire, Hail and Automobile (excluding insurance against loss by reason of bodily injury to the person.)
Pictou County Farmers' Mutual Fire Insurance Company.....	E. Harris, Secretary, Pictou, N.S.....	6,000	5,990	Fire, restricted to the Province of Nova Scotia.
The Preferred Accident Insurance Company of New York.....	J. W. Mackenzie, Chief Agent, Toronto.....	75,000	74,250	Accident, Sickness and Automobile.
The Protective Association of Canada.....	Eugene E. Gleason, Secretary, Granby, Que.....	23,000	18,649	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of incorporation.
Providence Washington Insurance Company.....	Harold Hampson, Chief Agent, Montreal.....	261,000	230,660	Fire, Explosion and Automobile.
Provident Savings Life Assurance Society of New York.....	J. S. Lovell, Chief Agent, Toronto.....	411,068	332,531	Life.
Provincial Insurance Company, Limited.....	Willis, Faber & Co., of Canada, Limited, Chief Agents Montreal.....	177,312	138,244	Fire.
The Prudential Insurance Company of America.....	Wm. White, Chief Agent, Montreal.....	15,269,356	14,723,893	Life.
Quebec Fire Assurance Company.....	G. H. Henderson, Secretary, Quebec.....	64,700	54,322	Fire.
Queen Insurance Company of America.....	J. H. Labelle, Chief Agent, Montreal.....	757,523	663,233	Fire, Inland Transportation and Automobile.
Queensland Insurance Company, Limited.....	F. G. Donaldson, Chief Agent, Montreal.....	138,833	136,887	Fire.
Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	421,920	322,994	Fire, Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile.

††This Company has also \$5,445,315 vested in Canadian Trustees under the Insurance Act.

\*†This Company has also \$5,332,005 vested in Canadian Trustees under the Insurance Act.

††This company has also \$1,661,115 vested with Canadian Trustees under the Insurance Act.

††This Company has also \$4,122,365 vested in Canadian Trustees under the Insurance Act.



List of Insurance Companies licensed to transact business in Canada under the Insurance Act, etc.—Continued.

Name of Company	Chief Agent to receive Proceeds	Amount of Deposit with Receiver General		Description of Insurance Business for which Licensed
		Par Value	Accepted Value	
Reliance Insurance Company of Canada.....	J. W. Tatley, Vice-President, Montreal.....	\$ 55,000	\$ 51,150	Fire.
The Reliance Mutual Life Assurance Society, London, Eng.....	John B. Laidlaw, Chief Agent, Toronto.....	109,500	86,627	Life.
The Retail Hardware Mutual Fire Insurance Company.....	C. L. Clark, Chief Agent, Winnipeg.....	55,000	51,280	Fire Insurance to the extent authorized by the Company's Articles of Incorporation.
The Ridgely Protective Association.....	James E. Scott, Chief Agent, Toronto.....	30,000	26,315	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance.....	Arthur Barry, Chief Agent, Montreal.....	881,233	770,750	Fire, Accident, Automobile and Sickness.
Royal Indemnity Company.....	J. H. Labelle, Chief Agent, Montreal.....	190,000	167,701	Accident, Automobile, Burglary, Guarantee, Sickness and Steam Boiler.
Royal Insurance Company, Limited.....	J. H. Labelle, Chief Agent, Montreal.....	1,292,107	3,583,078	Fire and Life.
The Royal Scottish Insurance Company, Limited.....	G. E. Moberly, Chief Agent, Montreal.....	73,000	65,700	Fire.
St. Paul Fire and Marine Insurance Company.....	S. S. Patchell, Chief Agent, Winnipeg, Man.....	491,000	138,336	Fire, Inland Transportation, Tornado and Automobile.
The Saskatchewan Life Insurance Company.....	T. F. Conrod, Managing Dir., Regina Sask.....	59,500	52,904	Life.
La Sauvegarde Life Insurance Company.....	G. N. Ducharme, President, Montreal.....	70,000	57,190	Life.
Scottish Canadian Assurance Corporation.....	T. H. Hall, General Manager, Toronto.....	110,000	102,300	Fire, and Hail.
Scottish Metropolitan Assurance Company, Limited.....	Alex. Bissett, Chief Agent, Montreal.....	211,700	197,465	Fire, Accident, Automobile Burglary, Guarantee and Sickness.
The Scottish Union and National Insurance Company.....	J. H. Esinhart, Chief Agent, Montreal.....	491,977	120,136	Fire, Automobile, Explosion, Tornado and Sprinkler Leakage.
The Security Life Insurance Company of Canada.....	Jesse O. McCarthy, Vice-President, Toronto.....	61,661	51,336	Life.
Security Mutual Casualty Company.....	F. A. Shaw, Chief Agent, Winnipeg.....	20,000	19,800	Employers' Liability and Workmen's Compensation, restricted to issue of policies to Swift Canadian Company, Limited and allied interests in the Dominion of Canada.
The Sovereign Life Assurance Company of Canada.....	H. J. Meiklejohn, Managing Director, Winnipeg.....	60,000	60,000	Life.
Springfield Fire and Marine Insurance Company.....	Joseph Murphy, Chief Agent, Toronto.....	507,000	137,012	Fire, Tornado, Sprinkler Leakage and Automobile, excluding insurance against loss by reason of bodily injury to the person.
The Standard Life Assurance Company.....	W. H. Clark Kennedy, Chief Agent, Montreal.....	7,448,831	6,797,111	Life.
The Star Assurance Society.....	Alf. W. Briggs, Chief Agent, Toronto.....	194,180	145,713	Life.
The State Life Insurance Company, Indianapolis, Ind.....	W. H. Hunter, Chief Agent, Toronto.....	307,726	277,712	Life.
Sterling Fire Insurance Company, Indiana, U.S.A.....	P. A. McCallum, Chief Agent, Toronto.....	140,000	127,750	Fire, Automobile, Hail and Tornado.
The Stuyvesant Insurance Company.....	H. Begg, Chief Agent, Toronto.....	98,000	97,139	Fire.
Sun Insurance Office, London, Eng.....	Lyman Root, Chief Agent, Toronto.....	895,064	779,797	Fire.
Sun Life Assurance Company of Canada.....	T. B. Macaulay, President, Montreal.....	64,000	57,637	Life.
Tokio Marine and Fire Insurance Company, Limited.....	Geo W. Pacaud, Chief Agent, Montreal.....	50,000	50,000	Fire.
The Traders and General Insurance Association, Limited.....	A. H. C. Carson, Chief Agent, Toronto.....	87,600	77,833	Fire and Automobile.....



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The Travelers Indemnity Company, Hartford, Conn.....	Hon. Geo. G. Foster, Attorney, Montreal.....	396,500	369,233	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.
*The Travelers Insurance Company, Hartford, Conn.....	Hon. Geo. G. Foster, Attorney, Montreal.....	808,320	744,275	Life and Accident.
The Travellers Life Assurance Company of Canada.....	Hon. Geo. P. Graham, President, Montreal.....	60,000	50,892	Life.
L'Union Compagnie d'Assurance contre l'Incendie, Paris, France.....	Louis Maurice Ferrand, Chief Agent, Montreal.....	681,954	553,785	Fire.
Union Assurance Society, Limited.....	T. L. Morrissey, Chief Agent, Montreal.....	804,367	690,802	Fire, Automobile and Inland Transportation.
Union Insurance Society of Canton, Limited.....	C. R. Drayton, Chief Agent, Toronto.....	524,500	483,255	Fire, Automobile, Hail and Inland Transportation.
The Union Marine Insurance Company, Limited.....	R. MacD. Paterson, Chief Agent, Montreal.....	79,333	70,633	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of bodily injury to the person.
Union Mutual Life Insurance Company.....	Henri E. Morin, Chief Agent, Montreal.....	2,089,767	1,837,733	Life.
United Commercial Travelers of America, The Order of.....	F. J. C. Cox, Chief Agent, Winnipeg.....	30,000	26,855	Accident Insurance on the assessment plan among its members.
The United States Fidelity and Guaranty Company, Baltimore, Md....	A. E. Kirkpatrick, Chief Agent, Toronto.....	470,000	468,600	Guarantee, Accident, Sickness, Burglary, Forgery, Plate Glass, Steam Boiler and Insurance against loss or damage by Robbery.
United States Fire Insurance Company.....	Robert Hampson and Son, Limited, Chief Agents, Montreal.	85,000	85,000	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion and Tornado.
United States Life Insurance Company, in the City of New York.....	Lewis A. Stewart, Chief Agent, Toronto.....	263,000	255,225	Life.
Vulcan Fire Insurance Company of Oakland, California.....	T. W. Greer, Chief Agent, Vancouver.....	60,000	60,000	Fire.
Westchester Fire Insurance Company.....	J. W. Tatley, Chief Agent, Montreal.....	283,393	275,853	Fire, Explosion and Hail.
The Western Assurance Company.....	W. B. Meikle, President, Toronto.....	152,572	144,338	Fire, Automobile, Hail, Inland Transportation, Lightning, Explosion and Tornado.
The Western Casualty Company.....	W. H. Biegel, Chief Agent, Vancouver.....	20,000	20,000	Accident and Sickness, restricted to Provinces of British Columbia, Alberta, Saskatchewan and Manitoba.
The Western Life Assurance Company.....	Adam Reid, Managing Director, Winnipeg.....	50,000	50,000	Life.
The Yangtze Insurance Association, Limited.....	B. G. D. Phillips, Chief Agent, Vancouver.....	50,000	50,000	Fire.
The Yorkshire Insurance Company, Limited.....	P. M. Wickham, Chief Agent, Montreal.....	721,923	644,762	Fire, Automobile, Live Stock, Accident, Sickness and Plate Glass.

†This Company has also \$1,395,850 vested in Canadian Trustees under the Insurance Act.

‡This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act

\*This Company has also \$4,658,167 vested in Canadian Trustees under the Insurance Act.



THE FOLLOWING FRATERNAL BENEFIT SOCIETIES ARE LICENSED TO TRANSACT BUSINESS IN CANADA UNDER SECTIONS 106, 107 AND 108 OF THE INSURANCE ACT 1917, AS AMENDED BY CHAPTER 57 OF THE STATUTES OF 1919, 9-10 GEO. V.

Name of the Society.	Chief agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
Alliance Nationale.....	Chas. Duquette, Vice President, Montreal.....	\$ 1,004,553	\$ 962,720	Life, Disability, and Sickness to the extent authorized by the Association's Charter.
Ancient Order of Forester in the Dominion of Canada, The Subsidiary High Court of the,	Archie Martin, High Court Secretary, Toronto.....	115,211	100,272	Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
Artisans, La Societe des, Canadiens Francais.....	Henri Roy, General Secretary-Treasurer, Montreal.....	82,000	\$1,008	Life, Accident and Sickness to the extent authorized by the Society's Charter.
*Association Canado-Americaine.....	J. E. Lussier, Chief Agent, Montreal.....	15,000	14,750	Life Insurance to the extent authorized by the Association's Act of incorporation, constitution and laws.
Catholic Mutual Benefit Association of Canada, The Grand Council of the	J. E. Howison, Grand Secretary, Kingston.....	\$12,715	11,880	Life and Sickness, to the extent authorized by the Association's Act of incorporation, constitution and laws.
*Catholic Order of Foresters.....	M. F. Mogan, Chief Agent, Toronto.....	10,500	10,090	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Commercial Travellers Mutual Benefit Society.....	R. Ivens, Secretary, Toronto.....	.....	.....	Life Insurance to the extent authorized by the Society's Act of incorporation, constitution and laws.
The Independent Order of Foresters.....	W. H. Hunter, President, Toronto.....	104,000	102,960	Life, Disability and Sickness Insurance as specified in the constitution and laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
Jewish National Workers' Alliance of America.....	M. L. Brown, Chief Agent, Montreal.....	10,000	10,000	Life Disability and Sickness Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Knights of Columbus.....	J. J. Leddy, Chief Agent, Saskatoon.....	10,200	10,098	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Knights of Pythias, The Supreme Lodge.....	E. A. Horton, Chief Agent, St. Thomas.....	20,000	18,218	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
*The Ladies' Catholic Benevolent Association.....	J. C. H. Dussault, Chief Agent, Montreal.....	11,000	11,000	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
*The Maccabees.....	John A. Paterson, Chief Agent, Toronto.....	12,000	10,560	Life, Disability and Sickness to the extent authorized by its Act of incorporation, constitution and laws.



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*Royal Arcanum, Supreme Council of the.....	Lyman Lee, Chief Agent, Hamilton .....	10,000	10,000	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
The Royal Guardians.....	A. T. Patterson, Supreme Secretary, Montreal.....	163,713	145,164	Life and Sickness to the extent authorized by the Society's Act of incorporation, constitution and laws.
Western Mutual Life Association.....	A. J. Sutherland, Chief Agent, Winnipeg.....	100,000	87,576	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
*Woman's Benefit Association of the Maccabees.....	Mary J. Baird, Chief Agent, Sarnia, Ont.....	11,000	10,890	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.
Woodmen of the World, The Canadian Order of the.....	P. C. Hooper, Head Clerk London, Ont.....	†15,000	12,683	Life and Sickness to the extent authorized by the Order's Act of incorporation, constitution and laws.
*The Workmen's Circle.....	Abraham Riba, Chief Agent, Toronto.....	10,200	10,100	Life Insurance to the extent authorized by its Act of incorporation, constitution and laws.

\*The license of this Society is issued under the provisions of Section 108 of the Insurance Act, 1917 as amended by Chapter 57 of the Statutes of 1919, and is renewable only until March 31, 1925, unless in the meantime the Society is able to furnish an actuarial certificate of solvency on the basis of the premium rates in force at the date of valuation.  
†Deposited from Sick and Funeral Fund.

THE following Life Insurance Companies having ceased to transact new business in Canada are entitled under Section 97 of "The Insurance Act, 1917" to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Co., Hartford, Conn.....	F. W. Evans, Chief Agent, Montreal.....	\$ 113,140	\$ 98,961	Life.
Edinburgh Assurance Co. Limited.....	David Thorburn Symons, Chief Agent, Toronto.....	68,667	58,157	Life.
The Life Association of Scotland..	Charles M. Holt, Attorney, Montreal.....	175,930	138,357	Life.
National Life Insurance Company of the U.S. of America.....	Paul Powis, Chief Agent, Hamilton	60,000	52,250	Life.
Northwestern Mutual Life Insurance Company.....	J. P. Angus, Attorney, c/o Montreal Trust Co., Montreal, real,	60,000	58,800	Life.
Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	130,280	116,758	Life.
The Scottish Amicable Life Assurance Society.....	Charles J. Fleet, Attorney, Montreal	75,000	62,850	Life.
The Scottish Provident Institution.....	W. L. Bond, Chief Agent, Montreal..	75,000	66,500	Life.

The Factories Insurance Company, by a reinsurance agreement dated Dec. 22, 1916, reinsured its business in the Western Assurance Company, Toronto. The deposit of the company, with the exception of \$6,000 par value which has been retained to provide for unsettled claims, has been released to the Western Assurance Company.  
The Maryland Assurance Corporation has reinsured all its outstanding accident and sickness business with the Maryland Casualty Company. The deposit of the corporation with the exception of \$30,000 par value, which has been retained to cover outstanding liabilities, has been released.







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